



Women in Informal Employment Globalizing and Organizing

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Supporting Women Home-Based Workers: The Approach of the Self-Employed Women's Association in India

Shalini Sinha¹

The Self-Employed Women's Association (SEWA) in India has been organizing home-based workers since its inception in the 1970s. It has developed, over the years, a multipronged and multi-layered strategy to holistically address the needs of home-based workers, who comprise nearly 30 per cent of SEWA's members in Ahmedabad. This brief presents an overview of SEWA's interventions for the urban home-based workers, with a focus on Ahmedabad, the city in which SEWA was started and where it has been particularly active.

Introduction to SEWA

SEWA is a national labour union that organizes women workers in the informal economy in India.² Registered as a trade union, SEWA differs from traditional trade unions in a number of ways. First, unlike those that organize

workers of one trade, it brings together workers from many different occupations, ranging from urban street vendors to rural livestock breeders. Second, it organizes workers who tend to work in non-factory settings: for example, in their own homes as home-based workers; in others' homes as domestic workers; in fields as agricultural labourers; or in public places as street vendors.

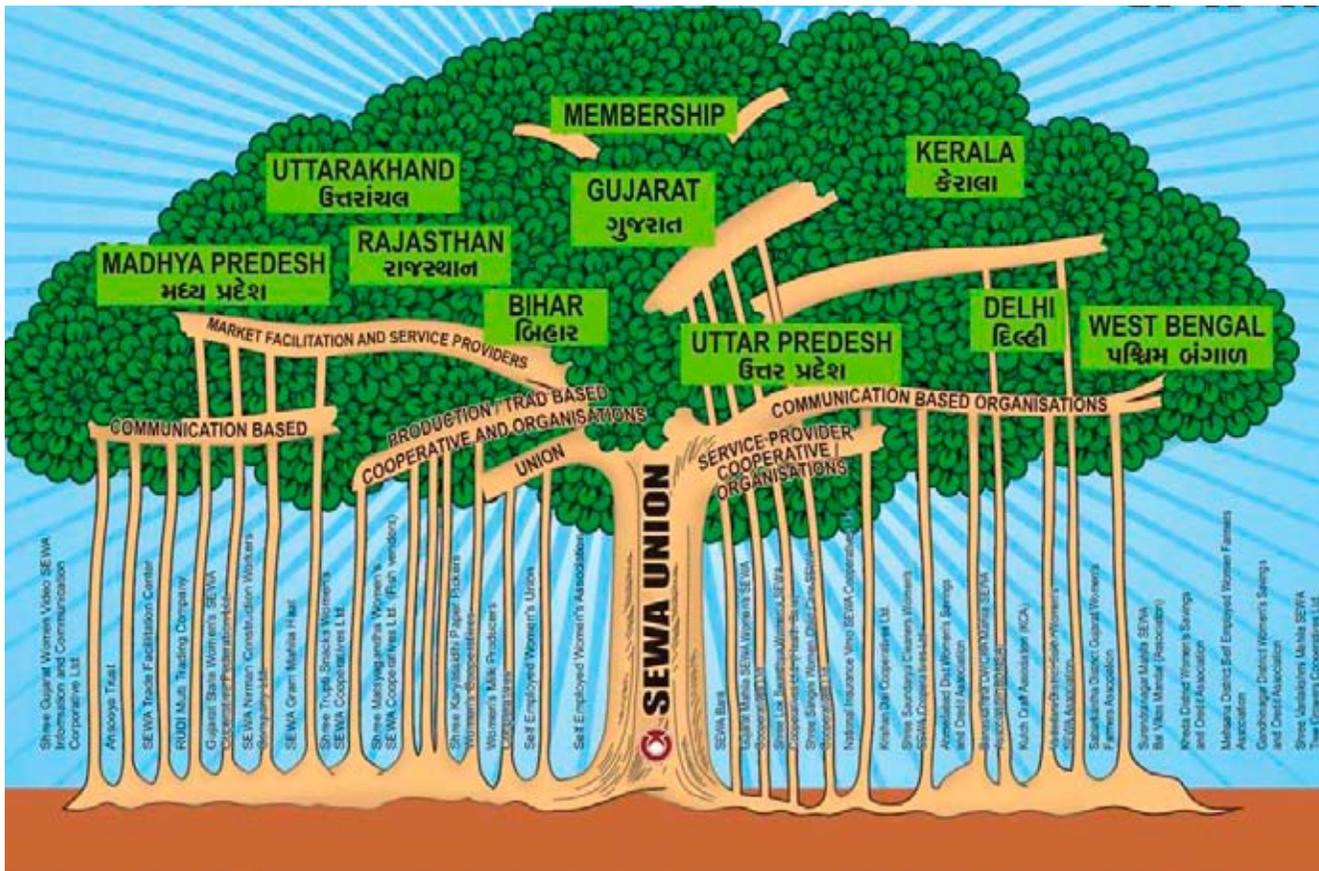
SEWA believes organizing is the basis of development and progress. Sustainable organizations allow self-employed women to collectively promote their own development. These may take the form of trade unions and associations, which promote employment and increased income, or which link women workers/producers with the market; they can be financial organizations that help women build assets through savings and credit; or the organizations could provide social security, such as health care or childcare. They can exist at the village,



SEWA is a national labour union that organizes women workers in the informal economy in India. Although it brings together workers from many different occupations, its focus tends to be on those who work in non-factory settings: e.g, in their own homes as home-based workers; in others' homes as domestic workers; in fields as agricultural labourers; or in public places as street vendors.

¹ Shalini Sinha is WIEGO's Home-Based Worker Sector Specialist and can be contacted at shalini.sinha@wiego.org.

² SEWA grew continuously from 1972, increasing in its membership and including more and more occupations within its fold. As of end 2012, SEWA had more than 1.4 million dues-paying members in nine states of India. For more information, see www.sewa.org.



SEWA describes itself as a banyan tree, with the Union as the trunk, a canopy of leaves (its members) and many branches (the other sister institutions and member-based organizations).

of deprivation. SEWA's integrated approach comprises: (a) organizing for collective strength; (b) capital formation through access to financial services; (c) capacity building; and (d) social security (essentially health care, childcare, shelter and insurance).

While SEWA's multi-pronged approach creates a common thread that unites SEWA and gives direction to its work, the various elements reach SEWA members in different ways, at differing speeds and according to local requirements and capacities.

To offer this range of support and development services, SEWA has developed a multitude of membership-based "sister" organizations linked to the Union. SEWA members own all of these organizations. Specialized institutions include SEWA Bank, which was established to address the particular savings and credit needs of self-employed women and as of February 2013 serves as many as 430,000 members who have bank accounts, with a working capital of 1,708,088,364³ (SEWA 2013). SEWA also started the microinsurance program for its members; and SEWA Marketing links producers and artisans to national and global markets. These and a myriad of other SEWA sister organizations function as independent entities that are strongly connected to the parent organization through a shared philosophy and ideology of women's empowerment.

district or state level, or the national or international level. They can be registered as cooperatives, societies, producer associations, or even remain unregistered.

SEWA, in fact, has become a movement that incorporates many types of organizations. In addition to being a trade union that organizes for higher wages or enterprise benefits, SEWA integrates a development approach to address the needs of its members, who tend to be traditional, deeply rooted poor women.

A Family of Sister Organizations

Throughout her life, a woman has multiple needs and faces several risks, all of which must be addressed if she is to emerge from poverty. SEWA's integrated approach attempts to do just that – strengthen her, cover the risks she faces and help her to lead a secure life. Thus, SEWA embraces a holistic approach, believing that multiple inputs and interventions are essential for women to emerge from poverty, vulnerability and years

³ In WIEGO Policy Brief N° 14 (2013), Housing Finance for Poor Working Women: Innovations of the Self-Employed Women's Association in India, Francesco Obino examines SEWA's financial services to poor working women in detail.

SEWA's Approach: An Enabling Environment for Home-Based Workers

SEWA has been organizing women for four decades and was the one of the first organizations in the world to draw attention to home-based workers – both globally and nationally. SEWA's efforts to bring voice, visibility and validity to home-based workers have been ongoing and multipronged. Organizing home-based workers has given them voice; highlighting their large numbers and contribution to the economy has brought visibility to the workers and their work; and finally, ensuring that they are included in the government schemes and policies has granted them validity.

Building Voice

Working from home, isolated from others in their sector, home-based workers have traditionally had few opportunities to make their needs known to employers or public authorities. And because they are usually poor women with little to no education occupying low social strata, traditional gender and caste expectations have further prevented home-based workers in India from having the confidence or respect to voice their demands and be heard.

Home-based workers lack worker rights, in large part, due to the absence of a clear or ongoing employment relationship. Combined with the non-existence of a common work place, a high incidence of under-employment, multiple employers, and the absence of protective laws, there has been a failure of government, business, and others to acknowledge the home-based worker as a “workers.”



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The absence of a clear employer-employee relationship formed the first major hurdle in organizing these women workers. Before it could be registered as a trade union in 1972 under the Trade Union Act of India in 1972, SEWA had to argue convincingly that informal women workers were, in fact, workers, and were entitled to the same rights as others.

In 2006, among SEWA's own membership, home-based workers had grown to 17 per cent of the total SEWA membership of 483,012 (Hill 2010: 47). By 2012, SEWA's countrywide membership had swelled to 1.4 million. In Ahmedabad alone, the 2012 membership was 396,654, of which almost 121,000 were home-based workers.⁴

One critical benefit of belonging to SEWA is the confidence conferred through being joined to a multitude of other women workers, rather than being alone and isolated. SEWA's interventions on behalf of its member home-based workers have amplified the voice of this collective workforce.

Increasing Visibility

Women home-based workers, as a category of workers, remain invisible. This is particularly true of the subcontracted and the homeworkers (also called industrial outworkers). The official data on home-based workers is very patchy globally. Countries have collected some data nationally but there is still no clear protocol for national data collection on this group. One problem is the difficulty in identifying who the employer is, whether it is the intermediary – the contractor – who directly places work orders, the supplier who puts out work to the intermediary, the manufacturer that outsources goods from the

⁴ Information provided in conversation by Janhavi Dave, Inclusice Cities Coordinator, SEWA on February 18th, 2013.

supplier, or the retailer who sells the goods. Another cause of invisibility is the tendency to view home-based work as a marginal or peripheral economic activity.

SEWA has long been advocating for improved official government statistics that include measurement of the numbers and contribution of home-based workers. In addition, SEWA has done, in partnership with reputed research organizations, several micro-studies, city studies and sectoral studies that have contributed to understanding home-based workers and their contributions, and which have subsequently been translated into a larger effort to bring about the visibility of the home-based workers and validate their contribution to the economy at the national level macro data and statistics.

One such study was done by Gujarat Institute of Development Research and SEWA Academy, the research and education arm of SEWA, in 1998-99. The study independently estimated a total population of 34,957 home-based garment workers in Ahmedabad city (WIEGO N.d). These efforts have borne fruit. India is one of the few countries where home-based workers are included as a category in the national level data collection. Available for 1999-2000 and 2004-5 from the National Sample Survey.

Ensuring Validity Through Policy

The invisibility of home-based workers manifests itself in the lack of policies and programmes to protect these workers. Since they are designed for the “employee” or for a labour market where the employer-employee relationship is very clear, most labour laws cannot offer protection to the worker for whom the workplace is home. SEWA advocates for

supportive policies at all levels of government. It also argues for the inclusion of home-based workers and their products in employment generation schemes, social security programmes, and official efforts at trade and export promotion, and micro-enterprise development.

It was due to the coordinated campaign by networks of home-based workers globally, led by SEWA, that the International Labour Organization adopted the Convention on Home Work (C177) in 1996. The Convention is the first comprehensive, international standard in favour of home-based workers. Unfortunately, by 2010 only seven countries – Albania, Argentina, Bosnia and Herzegovina, Bulgaria, Finland, Ireland, and the Netherlands – had adopted C177 into their own national laws (Spooner 2012). Despite SEWA efforts there is no policy or law on home-based workers in India. On the other hand, as discussed in the sections below, the home-based worker is covered under several labour laws, such as those governing minimum wage. Several innovative practices such as the welfare boards have been in existence for several years. More recently, urban welfare boards for the unorganized sector have also included some section of the home-based workers, mainly in Gujarat, due to the efforts of SEWA.

SEWA has developed a strong and multi-pronged strategy and built linkages with other stakeholders to highlight the issues of home-based workers, with an aim to informing decision-makers and influencing policy. Workshops and sensitization seminars with local level and national level policymakers and implementers are regularly organized. Various tools like organizing meetings, presentations, workers rally, posters, newsletters and websites have been used to achieve this.

SEWA’s Strategies to Support the Home-Based Worker

Improving the Home as Workplace

Shelter deficiencies often exert huge pressures on poor women. When a woman works from her home she needs adequate lighting, enough space for work and storage and a hygienic environment. Frequent evictions and insecurity of tenure adds to her vulnerability. Since dwellings are usually small and shared with family members, overcrowding means space must be continuously reorganized for different activities, necessitating extra cleaning and washing. Lack of adequate sanitation and waste management, and infrequent or no garbage collection, adds to a woman’s work burden.

Additional expenses may also arise. When home-based production uses chemicals or creates dust, the resulting poor health of the woman and other household members leads to added expenditure on health care and medicines. Also, the woman must spend more time taking care of the ill rather than producing goods. The cost of utilities can cut into her income, too, while poor quality of service can have a direct bearing on both her health and her productivity.

SEWA, recognizing that the home is a productive asset and that urban home-based workers have particular home-as-workplace needs, targets specific interventions. These include housing finance, slum upgradation programmes and provision of electrical connections.

Housing Finance

SEWA Bank⁵ offers housing loans, including loans to repair or replace a roof, wall, floor or door, for monsoon proofing, to add a room or kitchen, housing upgradation, as well as loans that could be used to buy or build a new house. As a rule, loans for a new house require that the house be bought in the name of the woman borrower, thereby creating an asset for the woman. SEWA Bank makes no distinction between its housing loans and its production loans. The woman must become a member of the SEWA Bank co-operative, if she is not already, before availing of a loan. The regularity of the total income and savings of the household is the major criterion used to decide whether a loan will be sanctioned to a particular individual.

A sister organization, Mahila Housing SEWA Trust (MHT), provides technical services related to housing. These include advice on improving and extending existing houses, building new houses and about infra-structural services.

SEWA Bank's fundamental belief is that microfinance is not an end in itself. Rather, it is an instrument for the poor to raise themselves out of poverty, which cannot be done by credit alone. Housing loans, which include loans for infrastructure, now make up more than 30 per cent of SEWA Bank's portfolio.

A much fuller examination of this is contained in WIEGO Policy Brief N° 14, "Housing Finance for Poor Working Women: Innovations of the Self-Employed Women's Association in India," by Francesco Obino (2013).

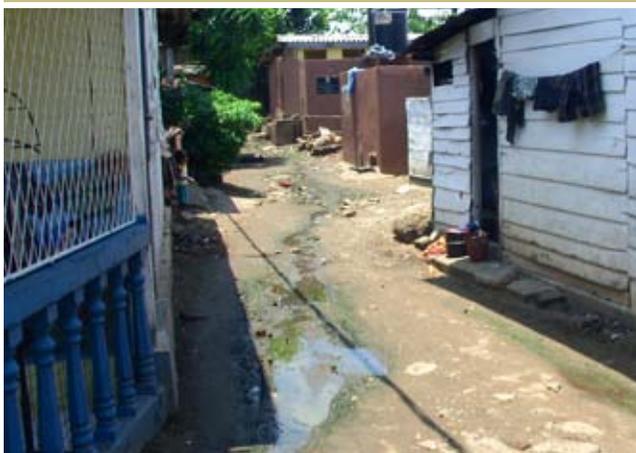
⁵ SEWA Bank is a regular bank subject to the regulations of the Reserve Bank of India.

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The *Parivartan* programme in Ahmedabad uses multi-sectoral collaboration to improve the physical environment of slums and thus the social and economic lives of slum residents, through providing services like household water connections, storm water drainage and stone paving of internal and approach roads.



Slum Upgradation

In Ahmedabad, the *Parivartan* programme aims to transform the physical environment of slums⁶ and improve the social and economic lives of slum residents. Also called the Slum Networking Project (SNP), the programme is a partnership involving slum communities and their community-based organizations (CBOs), the Ahmedabad Municipal Corporation (AMC), local non-governmental organizations (NGOs) and participating private sector organizations. MHT plays a key role in connecting the partners, who share costs for upgrading, with the AMC paying the largest share (Vryenhoek 2012). This partnership makes the upgradation affordable for residents. The SNP offers a package of basic infrastructure services, including household water connections, underground sewerage for individual households, toilets for individual households, storm water drainage, stone paving of internal and approach roads, landscaping and solid waste management, and street lighting (Rusling 2010).

The SNP has been operating in Ahmedabad for a decade. A similar model has been implemented in other cities, too.

Provision of Electricity

MHT has also worked to electrify slum dwellings in Ahmedabad. The Trust initiated a programme called Ujala Yojna with the Ahmedabad Electricity Board (AEC) to ensure availability of safe and legal electricity supply to slum communities. To achieve this, MHT negotiated the delinking of tenure of land with acquiring electricity and substituted it with an indemnity bond that requires slum dwellers to sign an agreement stating they will not pursue any legal proceeding with AEC if they are evicted or relocated from their homes in future. Over 100,000 houses in the slums of Ahmedabad have accessed legal electricity connections. MHT has also played a vital role in the formation of other policies and systems of AEC in favour of poor households,

like initiating monthly rather than bi-monthly billing so that bills are smaller and more affordable, and installing water-proof electrical meters on the outside of homes, which is particularly important for other types of informal workers who may be absent from home for long hours each day. MHT also offers, through its Innovation centre for the Poor, education on energy conservation measures such as using low-energy light bulbs (Vryenhoek 2012).

The success of the programme has encouraged MHT to replicate these policy interventions in other cities of Gujarat and in the state of Rajasthan.



The Ujala Yojna programme was initiated to ensure access to safe and legal electricity in slum communities. Limited access to electricity adds to the burden of home-based workers who do fine work under low-light conditions.

⁶ Ahmedabad's slums are home to 40 per cent of its population (Rusling 2010) and the population living without basic services is increasing rapidly as people migrate to urban areas in search of work.

Fighting for Fair Labour Regulations and Inclusive Collective Bargaining

Home-based workers typically earn very little, particularly the homeworkers who are paid on a piece rate (at very low rates), and who are often dependent on middlemen for work and wages. Whatever the item being produced, dependent home-based workers earn only a small percentage of the selling price – as low as 2 to 5 per cent – while the employer-trader and his contractor (if any) earn a far higher percentage, as high as 40 per cent. Most workers, both dependent and independent, experience fluctuating earnings and income. Moreover, workers typically do not get worker benefits such as paid leave, severance notice, or bonuses. Also, only a small number receive employer contributions to a pension or provident fund; almost none are covered by accident insurance.

India has the Minimum Wages Act,⁷ which has the potential to offer coverage to the home-based workers. The Act prescribes different minimum wages for different types of employment in various industries scheduled in the Act. These schedules are decided state by state. But the Act, when extended to the home-based workers, has two major flaws. Firstly, piece-rate workers are usually not covered under the Act, which often fixes wages based on time spent. Secondly, in general, the Act is poorly implemented, due to weak enforcement by various State and other government agencies, lack of written evidence or contract (i.e. no clear employer-employee relationship) and time consuming grievance redress mechanisms.

⁷ India has many labour laws designed for the protection of wages and working conditions of workers. However, most of these laws have been designed with only the industrial worker in mind. The Minimum Wages Act has been applied to the informal sector in some instances, partly because of its wide definition of worker, which can accommodate many types of informal sector workers, and partly because a minimum wage is the most important issue for most workers who are in the informal economy.



Better Piece Rates and Adequate Work

As early as 1977, SEWA started protesting for increases in wages for many of the sectors of home-based work, the earliest being the *chindi* (stitching together old and small garment or other fabric pieces to make sheets, etc.) workers. These negotiations are often face-to-face dialogues with the employers, contractors and traders,

While SEWA negotiations are often face-to-face with employers, contractors and traders, in some instances SEWA has employed a multiple strategy through *dharna* (mass peaceful sit-ins), marches and negotiations.

sometimes with the mediation of the labour department. Tripartite agreements are formed between the workers, the union and the employer, and in the long run, have effectively changed the balance of power in the bargaining relationship between the worker and the employer/contractor. These agreements refer to work rates, monitoring compliance and resolving conflicts. Often long-term relationships are formed with the employer groups, and these become forums for multiplicity of requests and grievances for both the workers and the employers. This is a distinct strategy that SEWA has developed due to the invisible,

(*dharna*⁸ and protest marches) and negotiations, and occasionally finding alternate work for its members.

SEWA's strategy with the Minimum Wages Act has been two-fold. Firstly, SEWA has advocated including sectors of home-based workers in the state schedules; secondly, SEWA has worked to ensure strong enforcement of the Act. In both, SEWA works closely with the relevant government department. Actions may include *dharna* and protest to the labour commissioner, as well as submission of memorandum for inclusion and en-

A good example is SEWA's intervention in the sector of *agarbatti* workers, the incense stick rollers.⁹ SEWA has been struggling for the rights of these workers since the 1980s. In the 1990s, SEWA made a representation to government to include the *agarbatti* workers in the Minimum Wages Act and to fix the rates of minimum wages for them. SEWA also sought to constitute a fund on the lines of existing Welfare Funds for *bidi*¹⁰ workers. After many representations and years of struggle, the government was ready to acknowledge the existence of the *agarbatti* workers



Long work hours, often in cramped and unhealthy postures with poor lighting and unhygienic work conditions, have an adverse reaction on the health and productivity of home-based workers, making poor health an occupational health issue. Examples of this include *Agarbatti* and *Bidi* workers suffering backaches and joint pains from sitting in a hunched position for long hours; inhaling of *agarbatti* powder leading to persistent colds, coughs and bronchial problems; and abdominal pain and miscarriage among weavers due to continuous pedaling.

dependent and insecure nature of home-based workers. However, there have been instances where a large number of workers lose work or the trader has changed name and/or location, and in such instances SEWA has employed a multiple strategy of taking legal recourse (for reinstatement of dismissal), strong organizing, sharper struggle

forcement of the Minimum Wages Act. SEWA also works closely with the Ministry officials to ensure that proper identity cards be issued, minimum wages are paid, and workers are being paid regularly. SEWA has also been running campaigns demanding that minimum wages for home-based workers be fixed on piece rate and not time rate, and that the fixation and implementation be undertaken by a tripartite welfare board.

and agreed to conduct a time and motion study on them. For the study, women workers from different age groups and areas were called and research was conducted to know how many incense sticks a worker can make in an hour. A medical examination was con-

⁸ *Dharna* is a peaceful protest, often involving sit-ins and slogan shouting, usually outside the employers' office/premises

⁹ There are 20,000 incense stick workers in Ahmedabad City, of which all are women home-based workers.

¹⁰ *bidis* are cigarettes that the workers roll.

ducted by the government doctor to determine the occupational health hazards faced by these women workers. The state Government Labour Department conducted this time motion study.

On the basis of this study, for the very first time, the representatives of the workers, government officials and employers met together to discuss the wages of the *agarbatti* rollers and there was a substantial increase in their wages. The workers were also included in the Schedule of the Minimum Wages Act. Thereafter, every two years (in September/October), the employers' association, workers' representatives (SEWA leaders) and government officers sit to discuss a wage increase. After the employers and SEWA representatives agree, they provide in writing the recommended increase in the minimum wage to the government. The government then publishes this increase officially.

This is a noteworthy collective bargaining strategy – keeping the employers' groups in the negotiations and creating a tripartite negotiation strategy. Otherwise, higher minimum wages can have a detrimental effect on workers, causing a loss of employment and earnings. In these instances, the contractors and middlemen shift their work orders to an adjacent area, where the minimum wage for that particular sector is either lower or not listed. Shifting of work has been witnessed in sectors such as *bidi* rolling and garment making. By engaging the employers' association in tripartite negotiations, SEWA ensures not just the commitment of payment of the fixed wages, but also the regularity of work and employment. This strategy also fosters a philosophy of democratic dialogue and mutual trust, which is very helpful in many of grievance redresses (relating to regular payment, bonus calculations, compensation etc.) that SEWA may take up individually with the employers.

Improved Occupational Health and Safety

Women home-based workers work long hours, often in cramped and unhealthy postures, with poor lighting and unhygienic work conditions. All of this has an adverse reaction on their health and productivity. Poor health was reported to be linked to the work process and is seen as an occupational health issue, as well as being influenced



Compounding the very low average wages of the home-based workers is the fact that homeworkers have to pay for many of the non-wage costs of production: notably, the overhead costs of some, or all, of the raw material. The ready-made garment workers in Ahmedabad get raw material from the employer/contractor, but have to purchase thread from the open market with their own money.

by overall living conditions. Examples of the former include abdominal pain and miscarriage among weavers, due to continuous pedaling. Eye problems and joint pains have been reported among garment and pottery workers, due to posture and poor lighting. *Agarbatti* workers suffer from working in poor lighting and in cramped spaces; inhaling of *agarbatti* powder led to persistent colds, coughs and bronchial problems. Also, sitting in a hunched position for long hours caused backaches and joint pains.

SEWA takes four approaches to interventions. It offers training and health education about appropriate postures and adequate light. Studies are done and prototypes of appropriate ergonomic tools developed with design and other specialist organizations. SEWA also provides the appropriate tools and safety equipment to the workers. Finally, SEWA advocates for policy action.

A good example of this multi-pronged approach involves the tables made for the *agarbatti* workers. SEWA collaborated with the National Institute of Design (NID) to create a specially-designed table that helps the women to roll incense sticks without bending. It has a smooth and broad top which improves productivity by reducing the labour needed to roll. A drawer of the table stores exactly 200 incense sticks, thus relieving the worker from counting. Once it was established that the tables increased the productivity of the workers, SEWA advocated for its provision. As a result, these tables are being provided by the Welfare Boards.

Helping Develop Businesses and Build Skills

Self-employed home-based workers face the insecurity of lack of capital to expand and upgrade their operations. Low productivity also arises because of the low levels of technology used by the home-based workers, which reduces their productivity and also limits the

nature of markets to which a sector can cater. With new demands for more sophisticated items in the national and international markets, many home-based workers do not have the skills to reap benefits of these expanding markets. Many face constraints in approaching formal institutions for accessing credit, or in acquiring skills. Thus their ability to expand and reap gains through economies of scale for diversifying the product remains limited.

For self-employed home-based workers, SEWA's efforts have been aimed at increasing their access to both capital and to skills development. SEWA has also helped piece-rate homeworkers to acquire new skills.

Enterprise Loans for Buying Trade Equipment

SEWA Bank provides a wide range of loan products to meet the productive credit needs of its clients. Funds to start or grow a business are one type of loan product; loans for new tools, technology or other assets are another. While recognizing the importance of offering women workers access to capital, SEWA Bank's fundamental belief is that microfinance is not an end in itself. Access to finance is one of the required inputs but not enough in itself. Rising out of poverty requires access to markets and skills, social security, creation of assets and empowerment through organizing.

Access to Low Cost Raw Material

Compounding the very low average wages of the home-based workers is the fact that homeworkers have to pay for many of the non-wage costs of production: notably, the overhead costs of some, or all, of the raw material. The ready-made garment workers in Ahmedabad get raw material from the employer/contract, but have to purchase thread from the open market with their own money. During the festival season, when the workers get more work, the thread shop owners also increase their price, thus eating into the income of the worker.



SEWA has been running classes to help its members gain new production, marketing and business skills.

SEWA opened a thread distribution centre to provide threads at reasonable rates for the workers which forced the nearby shopkeepers to decrease the price of threads, and gave an alternative option of buying thread at a reasonable cost.

Training

SEWA has been running classes to help its members gain new production, marketing and business skills. Sensitive to the constraints on its members, SEWA often delivers these as part-time courses, at decentralized locations, in the vicinity of the home-based workers. Skill upgradation opportunities meet the changing demands of the market, helping the worker overcome unemployment and exploitation and take advantage of new employment opportunities. For instance, the garment workers learn to stitch 25 different types of garments that are most popular in the market. These courses are part-time for three months and about 100 workers are trained at one time. Similarly, SEWA linked up with the National Institute of Fashion Design for a 1.5-year programme to build the capacity of urban members in multiple garment-making skills.

Facilitating Product Development and Marketing

For women home-based workers, accessing markets is a major challenge. They are not able to reach these new and expanding markets because they remain isolated, dispersed, and have restrictions on mobility. They do not have appropriate market information, lack exposure to markets – especially at regional, national or international levels – and have limited understanding of larger business concepts such as supply chains, production processes, and quality standards.

SEWA Marketing links self-employed home-based workers to national and global markets. Together, SEWA Trade Facilitation Centre, Gram Haat and Gujarat State Women's Cooperative Federation provide design and marketing services for over 30,000 women members.

SEWA Trade Facilitation Centre

SEWA's Trade Facilitation Centre (TFC) is a major initiative focused on production and marketing of craft products. Registered under Sec. 25 of the Indian Companies Act, the company is owned by the home-based worker artisans themselves. It plays a facilitation role by providing an array of business development inputs to its member-producers. These range from market readiness, market linkages, market intelligence, product development, quality standardization, research and development, information systems, access to capital, and state of the art technology training. A well-designed marketing strategy includes a range of channels with a judicious mix of dedicated retail outlets and institutional sales by way of business-to-business connections. The centre has set up its marketing outlets in cities in India and has also moved towards building its own brand, called *Hansiba*. Under its *Vastralaya* project, it enables rural handicraft workers and urban garment home-based workers to jointly reach global markets by integrating all activities of the value chain.

Gujarat State Women's SEWA Cooperative Federation

Gujarat State Women's SEWA Cooperative Federation brings together a great many poor women's cooperatives. The Federation believes women workers can take a firm hold in the marketplace – thus securing their livelihoods and increasing income – by building their own collective businesses. In order to make its members competitive and compatible with market demands, the Federation provides need-based training, guidance, marketing and design services. It also promotes SEWA Kalakruti, a retail marketing outlet for the products generated by women artisans organized under cooperatives. Kalakruti is a concept of collective marketing to mainstream the products of these cooperatives, directing linking customers to the artisans' products and eliminating the middlemen. The Federation also has an export license, which



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enables its members, mostly in the sphere of fabrics and crafts, to access markets globally. Finally a design wing gives design support to help artisan members stay current with market fluctuations and changing tastes.

Introducing Social Protection

Social security is a crucial need for all home-based workers. Because a large proportion of these workers are women, family-oriented needs such as health care, maternal benefits and childcare are of particular importance. Typically, home-based workers have little or no legal and social protection or workers' benefits. The geographically dispersed nature of the workplace poses real challenges. Another major obstacle to introducing contributory social insurance schemes is the difficulty in identifying the home-based worker's employer.

Microinsurance

SEWA's insurance program, VimoSEWA, was established in 1992 to protect women and their families from catastrophic expenditure. Close to 100,000¹¹ women, men and children are insured by VimoSEWA. The woman is the primary insured, and she has the option of insuring her family for an additional premium. The current insurance package is an integrated product, with life (natural and accidental), asset and mediclaim coverage. Implemented in partnership with insurance companies, the product has evolved over time to consistently meet the needs of women in the informal sector. As in all social security services, the approach to implementation has been key: SEWA has learned that decentralized services close to women and managed by local organizations are most effective.

Welfare Boards

One of the models developed in India for providing social security protection to workers in the informal economy are tripartite Welfare Boards on which representatives of workers, employers and government sit. The advantages of the boards are that they involve all interested parties in the implementation and enforcement of welfare boards. Also, they help weak workers to

¹¹ 119,477 are insured, as of January 2013. www.sewainsurance.org.



organize. SEWA sits on tripartite boards to represent workers. Funds are raised by levying a tax on the production of specified goods, or through contributions from various sources including employers, employees, as well as the government. The funds are used for meeting expenditures for the welfare of workers, as prescribed in the laws or schemes concerned.

SEWA facilitates linkages of its members to the schemes by providing them information about the law.

It also works with the implementing government agency to identify workers, and provides individual guidance for the workers during their documentation for registration and issuance of identity cards.

When implementation hurdles occur (e.g. the signature of the contractor is not available for identity cards, or a housing facility is not adequate), SEWA strives to resolve these issues. For instance, at a mass meeting with the state labour department in Ahmedabad on 16 April 2011,

issues were raised pertaining to a delay in the payment of scholarships to thousands of children of *bidi* workers, as well as non-issuance of identity cards and inconsistency in *bidi* worker wages. After the mass meeting, SEWA did a rigorous follow-up, collected the data of all those who had not received the scholarships, and gave this data to the Labour Welfare Department. This resulted in the disbursement of scholarships to more than 1,000 children, deposited in their respective bank accounts; the process is ongoing.

SEWA also advocates for the formation of other welfare boards, and inclusion of its members. SEWA was instrumental in pushing for the creation in 2007 of the Urban Informal Economy Workers Welfare Board in Gujarat, and ensured that home-based workers such as the incense stick rollers, ready-made garment stitchers and kite-makers were included. SEWA also worked with the State's labour department to ensure workers knew about the new board and its benefits, and that they were issued identity cards. Also, SEWA has been advocating that the Board go beyond the usual benefits, such as scholarships and medical benefits, to also include skill training and provision of equipment kits.

SEWA Strategies to Address Needs of Home-Based Workers

This table provides an overview of SEWA strategies that help to address diverse needs of home-based workers who are SEWA members in Ahmedabad city. The information lists the broad area of intervention, objective of the strategy, and the methods used to achieve those objectives. As mentioned in the introduction of this paper, SEWA has promoted various organizations, all linked to the Union and owned and managed by the women members, that offer specialized services for members. The Implementing Partner column lists the name of the sister organization within SEWA, on whom the primary responsibility for achieving the stated objective rests.

Strategy	Implementing Partner (Within Sewa Family)	Objective	Method
Housing improvement (extension, renovation, repair, etc.)	SEWA Bank and MHT	<ul style="list-style-type: none"> Better housing Asset creation for home-based workers 	<ul style="list-style-type: none"> Microcredit for housing (poor-friendly approach) Technical support for design and building low-cost housing Emphasis on ensuring asset ownership by women
Slum upgradation and networking programme	MHT	Infrastructure services for the home-based workers (water, sanitation, electricity connections)	<ul style="list-style-type: none"> Partnership with the municipal authority for service provision Individual connections (not slum level) Microfinance for infrastructure Community mobilization to actively participate in design and management
Skill training	SEWA Union	<ul style="list-style-type: none"> Building skills Upgrading existing skills Increasing productivity 	<ul style="list-style-type: none"> Formal and informal skill training workshops and events Partnerships with mainstream training institutions Promotion of community-level master trainers Building “marketable” skills Worker friendly training methodology
Micro loans	SEWA Bank & credit co-operatives	Loans to buy/upgrade tools, buy raw material	<ul style="list-style-type: none"> Poor-friendly credit Microcredit plus
Better and regular earnings	SEWA Union	Better income and earnings	<ul style="list-style-type: none"> Collective bargaining with the employer/contractor for increase in piece rates Timely payment and bonuses
Minimum wages for home workers	SEWA Union	Minimum wages for the home-based workers	<ul style="list-style-type: none"> Advocacy for calculation on piece rate (as against time rate) Advocacy for inclusion of piece rates for home-based workers in the state schedules for minimum wages Targeted implementation of the Minimum Wages Act (in partnership with Labour Department)

Strategy	Implementing Partner (Within Sewa Family)	Objective	Method
Marketing	TFC, Cooperative federation, SEWA outlet	Marketing of goods produced by the home-based workers	<ul style="list-style-type: none"> • Local outlets • Business-to-business networking (large retailers) • Export license for export orders • Exhibitions • Marketing initiatives supported by product development, skill training and management training
Insurance	VimoSEWA	Provision of coverage for crises	<ul style="list-style-type: none"> • Insurance for death, asset loss, maternity and health
Health	SEWA Arogya	Better health for home-based workers	<ul style="list-style-type: none"> • Health education and awareness • Linkages with government schemes and programs • Low cost drugs (Ahmedabad) • Midwives training
Occupational health and safety	SEWA Union	Improved productivity and health for the home-based workers	<ul style="list-style-type: none"> • Awareness building • Research • Provision of tools • Advocacy
Social security for home-based workers (Welfare Boards)	SEWA Union, with the government, under the Welfare Acts	Ensuring benefits of the Welfare Boards reach the home-based workers	<ul style="list-style-type: none"> • Registering the home-based workers • Ensuring delivery of relevant schemes under the Board • Representing workers in the tripartite board • Collective bargaining for grievance redress
Labour laws	SEWA Union	Ensuring social security benefits under the laws	<ul style="list-style-type: none"> • Including home-based workers in the Provident Fund law • Including home-based workers under state level Welfare Boards and other pension, scholarship schemes, etc.

Strategy	Implementing Partner (Within Sewa Family)	Objective	Method
Organizing home-based workers	SEWA Union	Building voice and visibility of home-based workers	<ul style="list-style-type: none"> • Local level organizing as SEWA Union members • Building local leaders • Training and capacity building
Organizing home-based workers	All wings of SEWA Gujarat	Building a family of democratic and sustainable organizations of home-based workers	<ul style="list-style-type: none"> • Building membership-based organizations of home-based workers • Enabling local environment and conditions to dictate nature of membership-based organization • Linking with SEWA movement and Union
Building National Alliances of MBOs	HomeNet India / SEWA Union	Building voice and visibility of home-based workers at the national level	<ul style="list-style-type: none"> • Encouraging a national alliance and encouraging unions to include informal workers
Policy advocacy	SEWA	Inclusion of home-based workers in government policies and programmes	<ul style="list-style-type: none"> • Advocacy for separate policy for home-based workers • Advocacy for inclusion of home-based workers in policies and schemes for the informal sector workers • “Show and tell” – showcasing innovative initiatives
Visibility to home-based workers (at the national level)	SEWA / SEWA Academy	Highlighting the large number of home-based workers, their contributions, and their work conditions	<ul style="list-style-type: none"> • Small sectoral studies by SEWA (about numbers and contribution) • Sectoral or city studies in partnership with mainstream research organizations • Advocacy with National Service Scheme and national level statistical organization • Using mainstream media, conferences, consultations to bring home-based workers centre stage

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WIEGO POLICY BRIEFS offer information on policies and organizational practices that affect the informal economy. This series supports advocacy processes and disseminates better practices and ideas, contributing to a worker- and livelihood-centered approach to development.

ABOUT WIEGO: Women in Informal Employment: Globalizing and Organizing is a global research-policy-action network that seeks to improve the status of the working poor, especially women, in the informal economy. WIEGO draws its membership from membership-based organizations of informal workers, researchers and statisticians working on the informal economy. For more information see www.wiego.org.

ABOUT INCLUSIVE CITIES: Launched in 2008, the Inclusive Cities project aims to strengthen membership-based organizations (MBOs) of the working poor in the areas of organizing, policy analysis and advocacy, in order to ensure that urban informal workers have the tools necessary to make themselves heard within urban planning processes. Inclusive Cities is a collaboration between MBOs of the working poor, international alliances of MBOs and those supporting the work of MBOs. For more information see www.inclusivecities.org.

