

Working Women And Security: Self Employed Women's Association's response to crisis

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Abstract India's Self Employed Women's Association (SEWA) is an organization of women who work informally. Between 1989 and 2001, the areas in which they live and work were affected by cyclones, drought, and earthquake. This paper traces SEWA's response to these crises. It consistently focuses on the importance of income in sustaining livelihoods in the face of crisis. It tries to turn crisis to opportunity, often working in partnership with, and always trying to influence, government; it extends its policy influence by participating in key government commissions and committees. SEWA has developed a battery of institutions (such as the insurance scheme) aimed at reducing risk and increasing security. We suggest that SEWA's members — who are poor working women — have developed a more appropriate response to disasters than have governments and aid agencies. In the search for human security, international agencies should pay greater attention to addressing the long-term vulnerability of poorer people. Greater attention should in general be given to the way that 'manmade' economic policies and programmes can increase the risks that poor people face.

Key words: Women, Employment, Informal Sector, Poverty, Crisis, Disaster, the Environment, India, Gujarat

Introduction and context

The Self Employed Women's Association (SEWA) of India is a trade union and set of co-operatives for about 400 000 poor women who work in the informal economy in India. It is well known for its value base, which is the Gandhian principle of self-reliance, for the scale of its work, and for its institutional comprehensiveness. Its bank, an insurance scheme, housing, health and child care programmes, for example, support its focus on enabling people to earn continuing incomes.

Gujarat State has been assailed by a variety of disasters — droughts, cyclones, earthquake — in recent decades. SEWA has organically developed an organizational response to these crises, deriving from the needs and

Box 1: SEWA founder, Ela Bhatt, speaks about risks and responses

Extracts from speech to SEWA Annual General Meeting, Ahmedabad, January 2002

For poor women, crisis is always there . . . One crisis is having a child. Having a female child is a risk. Having a good midwife and having clean water —these are all risks for the mother. Soon after birth, life is at risk. A woman's development is not at the forefront of anyone's thinking. Her education is neglected. She is married too early. Employment is always on piecework, and unemployment is always a risk. Old age is another risk. She becomes weaker. Widowhood is an even greater risk. She becomes dependent and if she has no savings she becomes vulnerable.

If rain comes or not — so, it is a risk. If there is a drought, there is a crisis. If there is a flood, the roof of our house collapses. There are man-made crises too. The mills close down. There are riots between Hindu and Moslem. We work at night with a lantern and it sets fire to the fodder.

There is environmental crisis. Now we have to walk long distances in search of water and firewood. Pollutants from factories make the food we eat contaminated. That is all part of the crisis we are facing.

God has created all as one. We, as man, create so many difficulties.

We in SEWA try to see where she experiences risk and we try to design programmes to address those risks. We in SEWA have done some work on the individual crises that our members face. We have done some work on collective crises. We have tried to work in association with government and other organisations. But we need to do more to sensitise others. The outside world has not joined with us in understanding disasters.

responses of its members. This work is less well known, and the purpose of this paper is to document and analyse SEWA's distinctive approach to crisis, in the hope that this will form a contribution to the international debates about human security.

How crisis affects poor people

Many poor people have dangerous jobs, and live in dangerous areas. The salt-workers of Surendranagar in Gujarat know that wading in salt-pans will lead to skin disease, but they live in a marginal area where there is no other form of work. The women in Radhanpur know that there will be drought every few years and that they will suffer, but they cannot move anywhere else because there is no other land available to them. Families who live in

the slum gullies of Ahmedabad know that they will be flooded almost every year, but they cannot afford to travel to their work from safer but far-off places.

Because poor people lack assets, what for others might be only a small threat becomes for them a major disaster. A cart-puller may trip up and be out of work for weeks. How will she live and provide food for her family? The illness of a family member may lead to a massive bill. There may be no alternative but to borrow from a moneylender. A single illness may ruin a family for the rest of their lives.

Some of the disasters in Gujarat, such as the earthquake in January 2001, received widespread international attention. But the effects of the earthquake for an individual working woman might be the same as could happen in the 'normal' course of events. Her husband is injured at work, her daughter burns herself while left at home, her hut collapses, or her children have nothing to eat. As the one who manages the issues of food and health for the family, she learns to prepare herself mentally and physically for disaster. The world tends to see such people as victims; they can be seen another way, as those who have most experience of disasters. They possess skills and understanding that others do not have. SEWA considers that poor working women should not be seen as victims, but as powerful agents for overcoming disaster. International responses, however, often push aside such women, and ignore their skills and understanding.

For nearly 30 years, SEWA has been building institutions through which members can save money to protect themselves and their families. They have been insuring themselves, organizing their own preventive health programmes and organizing day-care centres where their children can be cared for safely while they are working. The gendered division of labour means that women have greater responsibility for their children's well-being, and this may mean they respond in different, and in fact more appropriate, ways to disasters. SEWA now is looking beyond the issue of the vulnerability of poor people to assert their right to play a leadership role in disaster response.

This paper will chart SEWA's developing perceptions and responses through its origins in the general vulnerability of urban members, through the cyclones of 1998-99, the drought of 2000, and then focus on the earthquake response in 2001. It will test the following propositions.

- SEWA members (poor working women) perceive disaster in a different way from international organizations.
- The central issue of disaster response is livelihood.
- SEWA's disaster response is more effective than that of international organizations.

The context of Gujarat

Gujarat is a relatively wealthy state of India, with striking contrasts between its industrialized urban areas and its traditional rural hinterland. The city of

Ahmedabad once challenged Britain's Lancashire as the textile centre of the world, but the industry has been in steady decline for more than 40 years, leaving many workers unemployed. New industries are coming up and Gujarat is one of India's most economically progressive states.

It is an area of great contrasts, however. The western side of Gujarat (where many of the disasters described here have occurred) is arid and highly traditional, with a deeply entrenched caste system in which occupation, name and status are virtually synonymous. Around the eastern edges of the State live India's oldest inhabitants, the tribal people, with few material possessions, and a lifestyle that revolves around forests as much as agriculture. Central Gujarat is dominated by a strong caste group, the Patels. They are the farmers who own the State's best land in the coastal plains around the Gulf of Cambay and Ahmedabad. They have developed some of the most thriving co-operative businesses in India, especially in the dairying sector. They also have trading connections and diaspora all over the world, and a tight grip on the State's politics.

As Gandhi's birthplace, Gujarat has a strong tradition of social and community development, and a deeply embedded culture of self-reliance. It was in his ashram in Ahmedabad that Gandhi developed the philosophy of political defiance through non-violent means. The Gandhian union, the Textile Labour Association, also in Ahmedabad, was where SEWA began, as the women's 'wing' led by Ela Bhatt.

Formation and growth of SEWA¹

In her work with the labour union, Ela Bhatt realized that the most needy workers were not those in the factories but those who were outside, without any security at all. They might be carrying out contract work for the mills, selling vegetables to its workers or carrying head-loads. As the textile mills closed Ela Bhatt came more closely in touch with the families of union members who had lost their jobs. She realized that huge numbers of people lived and worked in the 'unorganised sector' (see Jhabvala and Subrahmanya, 2000), and that informal workers and informal enterprises had been totally ignored by government, and in economic and social policies. She also realized that women were the majority within the informal economy. The Textile Labour Association initially encouraged Ela Bhatt to develop her work with self-employed women and so SEWA was founded, in 1972.

SEWA's formation anticipated, by three decades, debates that are at the heart of the organizations of workers worldwide at present: how do organizations of formal workers accommodate increasing numbers of informal workers in economies all over the world? SEWA's members identify themselves as working women in the 'unorganized' or informal sector: not primarily as women, and not primarily as poor, but as workers. The majority of them are self-employed. This clearly presents a challenge to the conventional trade union movement, which hinges on there being a defined relationship between employer and employee.

Instead of focusing only on negotiating terms of employment (although

Working Women and Security

it does this with contractors for those who have contracts), from the start SEWA focused on averting the kinds of crises that were a 'normal' part of members' everyday working lives. Its central focus was security because that was what such workers lacked. SEWA has grown into a union of some 300 000 members. It works as a movement that is made up of different programmes and organizations. Many of these units such as co-operatives have a legal status of their own. There are now 84 co-operatives in the movement, most of them in the dairying sector. Health and child-care services are managed through co-operatives. Other types of organization support SEWA in particular sectors, such as the Gujarat Mahila Housing SEWA Trust, SEWA Gram Mahila Haat (to promote local marketing), and Banascraft (a craft retail outlet). The Trade Facilitation Centre is a new unit focused on global marketing and trade issues. One of the largest and oldest of the organizations in the SEWA movement is the SEWA Bank (Shree Mahila SEWA Sahakari Bank Ltd.).

SEWA's fundamental goals are to achieve full employment and self-reliance for its members. SEWA measures any activity against 'Ten Questions'.

1. Have more members obtained more employment?
2. Has their income increased?
3. Have they obtained food and nutrition?
4. Has their health been safeguarded?
5. Have they obtained child-care?
6. Have they obtained or improved their housing?
7. Have their assets increased?
8. Has the workers' organizational strength increased?
9. Has workers' leadership increased?
10. Have they become self-reliant both collectively and individually?

Membership is open only to women, although some men are employed. In SEWA's view it is difficult for women to develop if they have to 'compete' with men in the building of organizations. Originally it worked mainly with urban people, but now the majority (62%) are rural. As well as those who are self-employed, SEWA includes those who are employed by others as casual labourers and domestic workers (Labour and Services in Table 1).

One of SEWA's basic aims is to protect its members against risk — or in other words, to assure and protect their security. This is done both through services and through help in overcoming problems of employment. The

TABLE 1. SEWA membership by category, 2001

Categories	Number of members	%
Vendors	27 306	10
Home-based workers	59 680	21
Labour and services	170 795	60
Producers	26 536	9
Total	284 317	100

emphasis on self-reliance results in a continuing effort to build on skills that members already have. For example, traditional weavers in Anand found that they were unable to sell dhotis (men's lower garment as worn by Gandhi). Today, very few men wear them and huge stocks have accumulated. Many of the handloom weavers were forced to turn to agricultural labour, but they had no special skills in this and could not compete with others. SEWA recognized and valued their weaving skills and tried to find a way of using them. Through its marketing organizations it found that there was a good market for handloom saris, and now many of the members have been able to return to their traditional work.

The organization also steps in to help workers negotiate better terms of work:

In the city of Ahmedabad more than 5,000 labourers work as head-loaders carrying cloth bundles either on their heads or in carts which they pull. They take these loads short distances, from one shop to another, usually in the same market. Initially these labourers had neither enough work nor any social security. About twenty years ago SEWA's efforts resulted in the formation of a tripartite board consisting of representatives of owners, workers and the government. After the formation of the board, the head-loaders got identity cards and social security services for their families and children. (SEWA, 2001, p. 23)

SEWA's response to disasters evolved out of its social protection work with urban members and then developed rapidly through response to a series of disasters, notably the cyclones of 1998 and 1999, the drought culminating in 2000, and the earthquake of 2001.

SEWA's response to crises

SEWA aims at self-sufficiency through savings, development of personal skills, and organizational capacity-building. It does this at the same time as exerting an influence on the government and on international organizations to respond with appropriate forms of assistance. It tries to balance the need for long-term self-reliance with the availability of external assistance; it is wary especially of externally imposed plans that do not lead to long-term security for its members.

The key area where SEWA promotes a different view from international organizations is in the importance of employment. Often it is not the immediate destruction caused by disaster that most affects poor people, as they have few possessions to lose: it is the loss of employment that strikes them most deeply. For example, when Ahmedabad was affected by severe floods in 2001, poorer people living in the gullies found their homes were under two or three feet of water. Aid agencies focused on the damage to houses. A paper-picker identified the problem differently:

The slums were flooded and many of the houses collapsed. But the

real crisis for us was that we had no work. Because of the flood all the garbage was wet.

Everyone faced trouble but at least those with savings and insurance could survive. With SEWA we approached the Municipality and got them to agree to pay us to clean up our own locality. We could only do this because we were all organised and SEWA was with us. (Rajiben Parmar, paper-picker, SEWA Annual General Meeting, 2002)

The importance of employment is frequently emphasized in poor people's own accounts of their problems. For example, many SEWA members became ill after the floods; the SEWA medical team was not seen simply as a health service, but as a way of enabling people to get back to work. Also, members did not perceive savings as a way only to procure consumer goods, but as a protection against the times when there might be no work.

For many rural people, assurance of employment is bound up with long-term environmental issues. Their only protection against drought lies in long-term measures to reduce their vulnerability. Hence SEWA has become involved in large-scale programmes extending over many years to protect its members from drought. It also seeks to diversify the incomes of its members and to seek new outlets for their skills. Some may perceive these programmes as 'development'; for SEWA, they are all also forms of insurance. In this way it achieves an integrated approach in which crisis and development need not be distinguished. This is not only because they are experienced as the same by poor people, but also because the response is the same — a focus on security.

The cyclones of 1998 and 1999

The cyclone of 1998 caused devastation in Kandla, a major port on the Western edges of Gujarat. While national attention focused on the city and the major industrial installations, SEWA drew attention to 'invisible' workers in the informal sector: the salt farmers, casual labourers and salt-workers, and particularly those who had migrated to the area for work. In most cases they lived in parts of the coastal areas and urban slums that were known to be dangerous. Poverty forced them to take risks, but neither the government nor their employers took any responsibility for this risk, and now generally ignored their suffering when calamity struck.

After the cyclones, SEWA sought to establish a government responsibility to compensate people affected by major disasters, especially where it could be said that the event was foreseeable and the risk arose from the use of cheap labour. This followed a similar case made over many years about people living in the flood-prone slums of Ahmedabad. SEWA argued that government had a responsibility to help when disaster struck, and that this was not charity but a right. It argued that government should compensate people not only for their direct losses, but also for the lost income and time taken in rebuilding their homes.

Those who had come to the cyclone area as migrants had to return to their home villages after their houses were destroyed and their jobs lost. They had no choice. But they found that, because they had not registered their losses with government in the area where they lived as migrants, they were not eligible for compensation or even relief distributions. Some were excluded from normal government services such as ration shops because they had lost their ration cards and other papers. SEWA argued that they should quickly be given new identity cards, and that organizations such as SEWA might help to implement the process. SEWA did in fact survey the affected people and prepare the necessary documentation.

The organization began to develop a niche role as a link between the poorest people and government. The approach was not so much to demand or to lobby (as it has done frequently in its work in urban areas), but to fill bureaucratic gaps that prevented the government from responding. In this case the government lacked the mechanism to re-issue ration cards, and SEWA filled the gap. It also tried to narrow the distance between officials and the poor. Officials were taken to meet and talk with affected people. An important partnership for SEWA was with the Disaster Mitigation Institute (Bhatt, 2001), based in Ahmedabad and providing training and research on disaster issues. The Disaster Mitigation Institute and SEWA held a joint workshop for officials to meet and discuss with the people. Here it was learned that officials had received no training in disasters and had no previous plans for the response. One of the main recommendations of SEWA's documentation of the cyclone response was to work with the government to develop disaster preparedness plans. The organization sees the link with government as one of the assets that provide poor people with security. It always seeks to influence relief and rehabilitation policies so that they are 'pro-poor', and insists that the basis of the relationship is the interest of poor people and nothing else.

A difficult issue that SEWA had to confront after the cyclones was whether to distinguish between members and non-members when undertaking its programmes. Was it possible to ignore the needs of others? If it ignored others, would this not ultimately reflect on the security of its own members? It did not want to disrupt a tradition in which people supported each other. The organization decided to include non-members in the distribution of relief goods and allocate them purely on the basis of need. This fitted well with the general views of the community:

Repeatedly, poor families who had lost much to the cyclone would refuse any help, saying that there were other families in greater need. Many said they did not want charity if they could not give anything in return. (Polzer, 1998, p. 31)

If non-members wanted to take part in savings and welfare programmes, they had the option of becoming members. In the case of rehabilitation programmes such as employment and housing, SEWA felt it was reasonable to concentrate on the members only. SEWA continues to struggle with this issue. It has to balance the need to distribute resources equitably, as required

by humanitarian donors, with its function as a union serving the needs of its members. It has to be concerned that people might join simply as a means to receive external donations.

This leads to another set of relationships that SEWA has had to think about deeply — the international aid community. SEWA's view is that the nearer the source of assistance is to the person in need, the more reliable is that source of assistance. Relationships with non-members and with government entail opportunities to strengthen personal self-reliance by forming social and political contracts. The international aid community may have very large resources available, but only in certain limited situations; furthermore, the resources may be hedged around with policies that SEWA may not be able to influence easily. However, maintaining good relationships with the international community is itself a form of insurance against future need. One strategy used by SEWA is to consistently document its experiences and views so that they are visible to the international community; another is to consciously engage in publicized international debates about issues such as poverty policies, and trade.

The drought of 2000

In Western Gujarat, the rains failed in 1985, 1987, 1992 and 1995. The floods of 1997 were followed by the cyclones of 1998 and 1999. Large-scale disaster seemed to have become an annual event. The year 2000, however, was by far the worst of all the rain failures of the previous decade. Thanks to useful work beforehand and a timely response, there was little loss of human life, but thousands of people migrated from their homes and about one-half of the livestock died.

But was this really a 'disaster'? SEWA posed this question very precisely:

By thinking of drought as solely a natural occurrence, we rid ourselves of the responsibility of assessing and reconstructing our patterns of natural resource management. Instead we are left only with the task of responding to people's immediate needs in the face of water scarcity. Consequently an attitude of helplessness is inspired in the government and its people. (SEWA, undated)

Rains vary from year to year but in this case human activity had drastically altered the environment. Poorer people suffered the worst consequences of the 'drought' but it was the better off who were more responsible for causing it. Industries and commercial farmers had pumped huge amounts of water from the underground reserves. The water-table had fallen and, in some places, salt water from the sea had then entered the aquifers. The situation had become so bad that it had been estimated that two-thirds of the settlements in the drought-affected area had no local access to drinking water even in 'normal' times (SEWA, undated, p. 3). The shallow wells of poorer people went dry. As wealthier farmers with bore-wells extracted more, the water-table sank lower and lower. Commercial farmers continued

to irrigate crops by using deep wells. SEWA members went from one to another asking for work, but the opportunities were very limited indeed.

SEWA's objective since the 1980s had been to prevent migration at all costs. Traditionally there were two phases of migration. First, the cattle-owners migrated out of the area in search of fodder. People waited to see if the government would launch any relief schemes. Sometimes they came too late or not at all. Then the poorest people, nearly destitute and without animals, migrated out in a search for work. The migration itself involved suffering and exposed people to dangers on the road. Older people were often left behind. People had learnt to devise 'coping strategies' to take them through the times of hardship. For example, women collected gum from the acacia bushes that are common.² However, the income from this painful operation (the bushes have sharp thorns) falls rapidly as the bushes dry up. It offers no relief during the worst months of famine, which are April and May.

In the early 1980s, SEWA had introduced programmes aimed at reducing the vulnerability of its members in this region, and at encouraging people not to migrate. These included reviving the local dairies and gaining wider access to them, managing fodder banks, and engaging with the authorities about water supply. Now in the drought the organization not only urged the government to start relief works early, but also challenged the government to re-think the century-old tradition of the Famine Codes handed down from the British.

Under these codes the government was bound to offer work to those affected by 'scarcity'. The process had become formal and bureaucratic. In this case, the government waited until November, 3 months after the end of what would have been the rainy season, before acknowledging that the rains had indeed failed. With further delays, scarcity was not formally declared until 22 December 1999, and then, according to a SEWA report, "the months that followed were marked by haphazard pockets of activity but an organised framework of action was clearly missing" (SEWA, 2001, p. 24).

In case of 'scarcity' the government's main response is to offer minimal wages on special relief works in the affected areas; typically, this means clearing the roadsides and digging water-collection pits. Because no provision is made for other financial inputs, the scope for such projects is limited and their usefulness is often in doubt. Wages paid to the workers are often reduced by petty corruption and the conditions at the worksite are very poor. Children are exposed to the blazing heat, perhaps close to a busy road without any supervision. Few of the structures are maintained afterwards and it has been common for labourers to work on the same (failed) project time after time.

In the case of the Gujarat drought, projects were not started on a large scale until March 2000. Despite a massive budget, the amount of work actually carried out was small. By July 2000 (when the new season's rains had started), out of 29 907 planned works, 11 507 had been given administrative approval and only 7 179 had actually been initiated (SEWA, 2001, p. 28).

Working Women and Security

SEWA felt that the 'insurance' offered by the government could be used in better ways, and particularly to enhance the skills that its members already had. They suggested to the government that instead of digging pits, people could do craftwork, using the traditional skills for which the area was famous. This might enable them to train younger women and develop their skills in marketing. Instead of a battle for survival the drought could become an opportunity to escape from vulnerability. In a clear reflection of its trust in SEWA, the State Government readily agreed, providing 20 million rupees (nearly \$500 000) to provide work for 5000 skilled artisans in craft embroidery. In April 2000, SEWA lifted its target to 10 000 artisans out of an estimated 16 000 in the two Districts. As SEWA concluded:

People seek employment at these manual labour sites only because they have no other alternative, whereas women involved in craftwork will continue producing and selling their art through SEWA-organised groups after the relief sites shut down. By providing women with activities they can feel proud of, they begin to feel they can take on more. (SEWA, 2001a, p. 31)

The organization increased the security of its members not only by enhancing their skills and strengthening the link with government, but also by developing the capacity of the movement as a whole. It mobilized groups of members in decentralized 'Spearhead Teams' to take responsibility for particular areas or tasks. In craft embroidery there were teams for procurement, production, distribution and marketing, as well as support teams for payment, accounting, record-keeping and reporting. The concept of these 'Spearhead Teams', developed during the drought response, became the basis for the far faster expansion that followed the earthquake of 2001. SEWA did not choose decentralization because it allowed rapid expansion; the objective was to empower the members. However, it developed an organizational system that allowed it to respond far more quickly than other organizations (Vaux *et al.*, 2001).

Most organizations try to recruit staff to cope with disaster only when it strikes. This slows down their response because management time is taken up with recruitment and training. These staff then spend time learning about the needs of the local people. Instead, SEWA mobilizes the people themselves, in a process that can enable rapid intervention, and that can also lead to more appropriate and locally sensitive solutions.

Instead of government taking time to organize its own fodder banks, as had happened in other disasters, SEWA offered to run them through its dairy co-operative members, who had already acquired many of the necessary skills through milk collection. This was the first time an Indian government office had allowed a membership-based, grassroots organization to manage a subsidized grass depot. The task was challenging: fodder had to be procured from other areas according to official procedures, and then transported — again, in accordance with all the rules. The storage of fodder is a technical matter requiring knowledge about the condition of the grass, and formulae for subsidized prices; it also requires dealing with impatient farmers. This

was done not by newly hired staff but by SEWA members from the villages, who thereby escaped the drudgery of relief works, used the skills they had already acquired and learnt new ones.

SEWA strengthened its notions about achieving security through self-reliance while also making the most of government's capacities:

SEWA members and organisers strongly believe that it is not solely the responsibility of the government to respond to the immediate needs of the people in a time of crisis. Community-based organisations that involve the key participation of the local people should also be involved in disaster interventions and prevention measures. Because the lives of members are deeply affected they should be active in the planning process. A partnership between grassroots organisations like SEWA and the government are the most effective approach to ensuring sustainable intervention measures that meet the needs of rural communities. (SEWA, undated, p. 34)

The response to the drought was a continuation of SEWA's earlier work in the area. A memorandum presented to the Chief Minister in March 1999, at the beginning of the drought, had set out the main proposals that SEWA was to pursue later.

- Fodder security programme.
- Employment around water conservation.
- Roof rainwater harvesting for every house.
- Regular supply of water by tankers.
- Better communications for remote villages.
- Plantations for drought prevention.
- Mobile fair price shops.
- Artisan training.
- Craft activity as a form of drought relief.
- Health and child care to be included in drought relief.

It was only by the end of 1999 that international aid organizations were beginning to assess the drought and plan their responses. The root of the problem was not a sudden rain failure; it was the long-term neglect of the interests of the poor in marginal areas. SEWA drew the conclusion that it must work with government to prepare for such events and, from 2000 onwards, it began to press government to set up a long-term Livelihood Security Fund that could be mobilized in the early stages of a disaster with minimum procedural delay. Similarly it asked for permanent community-based fodder banks to tide cattle-owners from periods of plenty to periods of scarcity. Finally, the organization argued for government to tackle the root causes of the problem by long-term disaster mitigation measures such as water conservation and diversification of plants.

SEWA's strongest conclusion from the drought work was that disaster relief should be integrated into longer-term perspectives of disaster mitigation and prevention. It launched two major new initiatives: the 'Jeevika' long-term development programme in the drought areas, and long term Disaster

Preparedness planning. Both are planned as joint activities with government; both are based on the belief, central to SEWA's approach, that it is the affected people — and especially women — who best understand what is needed, and are best at implementing the programmes.

Through these experiences SEWA has become more assertive in saying that poor people are good at dealing with crises because they face them all the time. The leadership comes largely from better-off families who have not themselves experienced poverty; by working closely with poor people, they have learnt to listen to and respect that understanding. The leaders themselves have been astonished at the speed and purposefulness of the teams when given the opportunity to respond and support in generating their own ideas.

The earthquake of 2001

Nearly 20 000 people were killed in the earthquake of January 2001, the most devastating in India's history. More people than usual were out in the open preparing for the Republic Day parades, but many women, with young children, had remained indoors, doing their household tasks. More women were killed than men.

A noticeable characteristic of the earthquake response was the assertiveness of SEWA members, based on their experience responding to the cyclones and drought. Immediately after the earthquake, they began travelling around their own villages and nearby areas, and in many cases themselves became leaders of the whole community. In the most devastated areas people were stunned, and unable to do anything even days after the earthquake. Typically villagers gathered in a single place, afraid to return to their homes. Continued aftershocks added to their sense of fear and insecurity. SEWA members encouraged them to tell their stories of what had happened. They identified people that needed special help and then got them active making food for the others or collecting wood. In a short training session in Ahmedabad, just a few days after the earthquake, members learnt more about ways to respond to the emotional consequences of shock.

At the Annual General Meeting in 2002, SEWA's Renana Jhabvala described how important it was that the organization already had a presence in the area, and how quickly it introduced the focus on work:

Members were already there so they mobilised. Structures were already there. The child centre could start acting as a channel. SEWA could easily set up village committees to respond. There was also a channel to the outside world. And the picture we gave was accurate because of having organisation in the village ... People outside know that food and water are needed. But what comes out of experience is that people need work. They want to get back on their feet.

SEWA began distributing materials to its craft embroidery members just 3 days after the earthquake. By that stage few external agencies had arrived in India, and it would be a further week before they organized relief pro-

grammes. SEWA, on the other hand, started early to move from relief to rehabilitation. The return to work led to a requirement for child-care centres so that mothers could have time for the embroidery. These not only provided basic schooling for children, but also a range of other activities including monthly weighing of children, medical check-ups, immunization, mothers' meetings, training for teachers on child development, and a place for meetings of all the teachers from the area (SEWA, 2001).

Nearly one million houses had collapsed, and household items and clothes were buried in the rubble. For many of SEWA's members, the problem was that they had nowhere to work, nowhere to keep their remaining belongings and nowhere safe for their children. Outside agencies saw the problem in different terms. They imagined that the need was for 'shelter'. But no rain was expected for many months, and people could keep warm with blankets. The real problem was that they needed a secure base where they could keep children and property. They could not move away from the rubble, and needed to keep an eye on their vulnerable children. The tents and plastic sheets supplied by aid agencies did not really meet this need.

Similarly when it came to reconstruction, outside agencies designed houses for living purposes only, rather than as places where work commonly takes place as well. They devised plans based on urban housing projects, the houses took many months to design and build, and very few were constructed within 1 year of the earthquake. What was needed was a basic, temporary structure, with four walls, a solid roof, and a door that could be locked. The materials could be distributed easily, and when permanent housing solutions were found they could be recycled. If donor agencies had understood this need, far more of these shelters could have been constructed. The Disasters Emergency Committee (DEC) Monitoring Mission of March 2001 recommended this to British agencies, but was ignored.

SEWA initiated a major programme to provide permanent earthquake-proof housing. As in the cyclone response, the organization had to think deeply about the relationship between members and non-members. Now the issue was particularly difficult because a house is such a large input. SEWA decided that, wherever it did housing, all poor people would qualify whether or not they were members.

Some of the confidence of SEWA members arose from having savings and insurance policies that protected them against the most immediate problems. There was a rapid release of savings to those who wanted to withdraw them, and most insurance claims were also settled rapidly. Insured members who had lost their houses received only a modest amount (under \$100), but it was a cash input at a time when they might otherwise starve.³ Other people now began to appreciate the value of savings and insurance. SEWA experienced a huge increase in membership especially in Kutch and Surendranagar, mostly linked to savings and insurance activities (Table 2).

As with its response to previous crises, SEWA again focused on the importance of work. As Gouriben from Bakhutra village said:

After the earthquake we sat in a group of about twenty people.

Working Women and Security

TABLE 2. Changes in SEWA membership in the main earthquake area, 2000 and 2001

	Kutch	Surendranagar	Patan/ Banaskantha ^a	Total earthquake area	SEWA total
2000	8 974	7 000	34 534	50 508	205 985
2001	14 718	13 622	44 610	72 950	284 317
Change (%)	64	95	29	44	38

^aPatan became a separate District from Banaskantha in 2001; this figure is for both Districts.

Even at night we wanted to be together. The embroidery work really supported us. Then we made a committee for the village and it took over all the reconstruction. But I would like to emphasise that it was our embroidery work that was crucial. Every ten days we would get paid. Through that we gained our confidence and now we have been able to rebuild our lives.

The earthquake response confirmed SEWA's view that the government must be included in the general concept of security. A review of SEWA's response (Vaux, 2002) indicates that the organization did well in relation to its own 'Ten Questions' test noted earlier. At the Annual General Meeting in 2002, members expressed the view that the organization had become stronger because of the experience and the quality of the response. In that sense, the goal of individual and collective security had been reached.

However, they expressed concern about aspects of the government's response, especially around housing. The response had been rightly focused on 'owner-driven' recovery, but it had taken a long time to finalize the strategy and the implementation had been poor. SEWA had stepped in to help government sort out problems of compensation by providing its own teams of engineers. The government engineers had been hastily recruited from outside the area and lacked the necessary language skills and local understanding. In some cases, surveys had been re-done five or six times because of obvious inaccuracies. With SEWA's assistance, the government finalized the compensation lists.

SEWA's overall conclusion was that the government could have been better prepared. In particular, SEWA felt that each local community could develop its own capacity to respond to disaster if given appropriate help from the government. It proposed such a scheme as a long-term security measure, and also suggested that, instead of waiting for the next disaster, a permanent Livelihood Security Fund should be established to enable workers to recover their employment quickly.

It was in the response to the earthquake that SEWA realized most clearly that the ideas generated by its members were different from those of others, especially the external professional agencies. The international agencies preferred to run their own programmes rather than support local agencies, and if they gave money to a local organization it was according to their own plans and ideas. They treated SEWA as a contractor, expecting the organization to implement their ideas and write reports in the way they dictated.

Most seriously, the international organizations showed little interest in building long-term capacity or reducing vulnerability in the future. At least for the first few months they focused almost entirely on relief, and some of them never addressed issues of livelihood or recovery at all. Some decided to finish their operations within just a few weeks of the earthquake. The British Government's Department for International Development, for example, had set itself a target of spending £10 million within 3 months. On such a timescale it was impossible to support the kind of programme that SEWA members wanted.

The typical faults of the international response have been extensively documented in an evaluation for the group of 11 prominent British agencies that formed the DEC (Vaux *et al.*, 2001). The report notes the failure to link up with and support local organizations and that agencies relied instead on formal 'needs assessments' conducted by survey. Investigation by the evaluation team revealed that these were generally superficial, and in many cases amounted to little more than a short tour of the area by foreign staff.

By contrast, SEWA argues that the accuracy and precision of its response arose because it was already working in the disaster area, and enjoyed relationships of trust with the local people. Its view is supported by public opinion research undertaken by the Disaster Mitigation Institute for the DEC covering 50 villages in the earthquake area, of which six were those where SEWA was active (Vaux and Bhatt, 2001).

The research indicated that people were not satisfied with the 'participation' and 'consultation' offered by international agencies. They considered that 'participation' meant little more than the supply of cheap labour for the agencies projects and that consultation was simply 'ticking a box'. Many of the DEC agencies themselves were found to be unaware that, as signatories of the Red Cross Code,⁴ they should have tried to 'involve the beneficiaries in programme management'.

The Red Cross Code emphasizes the need to build on local capacities and to reduce future vulnerability. This corresponds with the views of SEWA members; international agencies, however, appear to have lost such a 'security' perspective. They tend to view disaster as an exceptional event, and consider that it is possible to respond effectively without previous links and connections in the area. After the focus on relief, they appear uncertain about the level of longer term security that they should aspire to before withdrawing. The reasons for ignoring local capacity appear to lie in a tendency to favour technical standards⁵ rather than local knowledge and involvement. Whereas SEWA has a clear focus on human security, most international agencies appear to settle for a 'first aid' response.

SEWA's General Secretary has identified some shortcomings in SEWA's response to the earthquake. First, SEWA did not participate fully in a network of community organizations that was set up to respond to the crisis. Second, it could more efficiently have dealt with local, national and international queries about the disaster by setting up a small team or 'cell' that specialized in this activity. Third, in the work on housing, there was some difficulty in securing an equal balance for the voices of SEWA members, with the voices

and views of the professional architects and engineers (Reema Nanavaty, personal communication).

Key issues emerging from SEWA's experience

Institutional development for human security

There is a convergence between the needs of SEWA members in a drought situation and their needs in 'normal times'. SEWA's programmes reflect how it has responded to these needs. It has health care networks that include health and midwives co-operatives; some 100 health centres, and dispensaries. SEWA works with government public health in providing services such as family planning, immunization, and tuberculosis control (International Labour Office, 2001, p. 10). In its health work, it builds on the skills that women already have; it uses the power of numbers to secure better prices (e.g. in purchasing drugs) and services; and it sets up health networks at local and district level. SEWA is active in the field of child care, in setting up crèches and nutrition programmes. It has also participated in policy-setting commissions and committees to do with child care. Housing is viewed as a basic need. The SEWA Gujarat Mahila Housing Trust helps people to upgrade their housing, and the house is seen as an asset, a place of living as well as of working, a place in which children are brought up. A healthy living and working environment are viewed as essential to sustained security.

To achieve economic self-reliance for its members, SEWA has built programmes that insure against risk, or help mitigate disasters when they happen. The SEWA Bank and the Integrated Insurance Scheme are centrally important institutions in promoting security for the members. The Bank was started in 1974, and is key to the existence and growth of the insurance scheme. It is run by professional managers; SEWA members, as well as the staff, sit on the Board, and the Bank is recognized by the Reserve Bank of India. It has borrowing and lending facilities, and its hours of opening and style of operation are geared to the needs of its clientele. If it is true that integration into mainstream financial institutions is a fundamentally important step in providing secure and durable pathways out of poverty, then this Bank plays a role in both bridging and mainstreaming.

The development of the Insurance Scheme has been well documented (see, for example, Jhabvala and Subrahmanya, 2000; Dayal, 2001; International Labour Office, 2001; Chatterjee *et al.*, 2002). SEWA itself could not start an insurance scheme, as private agencies in India were not allowed to enter the insurance market. Starting in 1977 in partnership with a private insurance firm, members were offered access to simple life insurance. In 1990, a premium-based scheme became compulsory for SEWA members, but the scheme was still owned by the Life Insurance Corporation. In 1992, the scheme was upgraded to an Integrated Insurance Scheme, including a health insurance component and an assets insurance component. Both the health insurance and the assets component of the new integrated scheme were intended to contribute to SEWA's overall goal of 'work security'.

Box 2: assets and savings

Jamvaben, Dhokawada Village, Patan District

Earlier, men did not allow us to go out on our own. Now they allow us to go because we have some asset in our name. Earlier we were afraid — even if we saw a jeep. Now we have courage and are not afraid. Now we have savings in our own name in a bank. Now we know a lot of things and have a lot of information. We feel now that we can use our mind.

In the past 10 years the scheme has been fine-tuned to allow for some variations: members (and membership is now voluntary) can choose different levels of premiums and coverage; members can pay by fixed deposit; and SEWA has itself taken over ownership and management of the assets component.

The story of the scheme illustrates well a number of characteristics of how this organization operates.

- It listens to its members' needs.
- It approaches mainstream institutions.
- It sets up a new programme with partners in the private sector.
- It enters new partnerships in which it progressively wins more power and control.
- Once the basic scheme is in place, it experiments with new packages, and tries for more flexibility.

One important lesson in the development of human security is the length of time that is needed for this sort of organic learning and development. It is based on experience. SEWA evolves, experiments, reacts. It is robust against temporary setbacks. It endures the 20 years of paternalistic attitudes from the private insurance sector. It is resilient in the face of the changing fashions of donors and international organizations, and remains focused on the economic lives of members.

Working with the government

In the drought and earthquake responses SEWA worked jointly with the government, implementing drought relief programmes through craft-work and assisting the government in damage assessments. It has also sought to influence government's relief and rehabilitation policies. At state level, it was appointed as a member of the Advisory Committee on the Gujarat State Disaster Management Authority. At national level, it sits on a number of committees including those to do with rural development, micro-credit, environment, and water. The Government of India and the Government of Gujarat selected SEWA, a non-governmental organization, to be the lead partner in the Livelihood Security Project for Earthquake Affected Rural Households in Gujarat.

SEWA has participated in influential committees and commissions, such as those on labour, on social security, on extending social security to informal workers, and on child care. It is now participating in the Task Force set up by the Ahmedabad Municipal Commission, to develop a policy for urban workers in the informal economy. Examples from other countries show how organizations of informal women workers have participated in their own right in policy-making or policy-influencing forums. For example, HomeNet is an organization of homeworkers with close links to SEWA. The leader of HomeNet in Thailand is a member of the Parliamentary Commission to consider Universal Health Care Coverage. South Africa provides another example. In the transition to democracy, the Self Employed Women's Union — another sister organization of SEWA — made submissions to the Comprehensive Labour Market Commission, the Commission of Enquiry into the provision of Rural Financial Services, the draft of the Labour Relations Bill, and the Trade and Industry policy on support for small businesses.

For 'human security' over the long term, it must become normal practice that poorer workers create and claim space in these institutional niches. For their part, organizations of informal workers need to strengthen themselves to become strong negotiating partners who are able to represent themselves, and not be represented by other non-governmental organizations.

The 2002 riots in Gujarat have subsequently tested SEWA's relationship with government. The State Government is aligned to the Bharatiya Janata Party, which has Hindu Nationalist roots and has been accused of fuelling communal tensions. Inevitably, suspicion has arisen that the State did not respond to the riots in a neutral manner. SEWA has a large number of Moslem members who would be deeply concerned if there was any hint that their organization had not acted independently. SEWA was active involved in securing government aid and compensation for the victims, most of whom were Moslems. It emphasizes that its links are with government as an institution rather than with any particular party or set of political representatives. In the case of the Gujarat riots, its strong stand did create some tension with the Party and State politicians, but it is perhaps a sign of India's political maturity that SEWA has ultimately earned respect from all sides and has also been able to secure the support and intervention of the National Government, even though that too is Bharatiya Janata Party.

Poorer working women's understanding of disasters

SEWA is an organization focused on women and run by women. Its policies reflect the views of poor working women. We have indicated that its view of disasters is different from that of many other actors, notably professional international aid agencies. Characteristics of the SEWA approach are its focus on issues of self-esteem, and on capacity building; it is good at communication, emphasizes emotional support, and is strategically sophisticated. The 'dominant model', on the other hand, tends to focus on immediate needs, materials and finances, 'results' rather than capacity building, and to concen-

trate on the present rather than the future. The poor are perhaps consulted, but are not usually involved in management.

Different disasters require different responses, but in general it seems that SEWA's responses are more appropriate in situations of ongoing vulnerability such as those found in poorer countries. The insight that for poor people disasters are no different from crises is valuable in all situations. The dominant model may be appropriate where a simple search-and-rescue response is needed. The dominant view tends to attract the resources because those in power favour it. This might imply that the empowerment of poorer people, and especially of poorer women, is itself an essential component in the attempt to advance human security.

Human security, economic policies and trade agreements

We have been dealing with the natural disasters faced by SEWA. In its Annual Meeting in 2002, SEWA questioned whether natural 'disasters' may be a problem of failed development. One of the reasons for the disastrous effects of the drought was the over-exploitation of water resources. There was also discussion about 'man-made disaster' in the economic sphere, for example, when recession causes widespread and structural unemployment. SEWA members in the construction industry in Ahmedabad had faced several difficult years because of a lack of investor confidence (exacerbated by the collapse of some blocks of flats during the earthquake).

Alkire, writing for the Commission on Human Security, has said that:

Respect for human security means that *whatever their primary objective may be*, all actors, whether institutional or corporate or individual, must ascertain that their actions do not foreseeably, albeit unintentionally, threaten human security. (Alkire, 2002)

Some economic policies are disastrous for the poor. International or national macro-economic policies, or trade agreements, are shaped that will foreseeably and without a doubt cause the collapse or erosion of certain industrial or agricultural sectors, or entrench regional inequities. Policies are passed that will have certain known effects on the ability of certain categories of people to remain independent. They work directly against the framework for human security presented by Alkire.

Some examples of policies and programmes that threaten human security are as follows.

- International trade agreements that deepen inequality, and thus deepen the divide between north and south, and within countries in both the north and the south.
- International trade agreements that lead to massive retrenchments in certain industries, and in those in which poorer people predominate.
- International 'development' agreements (e.g. the construction of large dams) that lead to the displacement of thousands of people.
- Situations where governments collaborate with the private sector in

allowing the labour regulations on safe working conditions to collapse, or to erode, leading to uncontrolled and hazardous working environments even for formal workers.

- Structural adjustment policies that result in a reduction of public spending on education or on the public health sector.

It could be argued that these all have the potential of forming Alkire's 'critical and pervasive threats to the vital core of people's lives'. We would suggest that indexes and indicators of human security and insecurity should give more prominence to a set of economic indicators that allow the tracking of the consequences of economic policies.

The security of poor people has to be seen in a context in which government, international aid and international trade all play their role. Although SEWA aims at self-sufficiency, this can only be achieved by controlling and influencing a much wider environment. For example, after the earthquake SEWA greatly expanded the production of embroidered goods. This created a challenge of marketing, and the idea of an International Trade Facilitation Centre is now being explored, to be an international resource for poor artisans across the world, linking them to international markets. This leads straight into issues of international tariffs and agreements. Negotiations about this with the Government of India and the World Bank are ongoing.

Conclusions and recommendations

In the 2002 Annual General Meeting, SEWA members reflected on what they had learned from the earthquake and previous crises. One of the leaders, Renana Jhabvala, summarized these comments, and what follows reflects SEWA's own understanding, as well as our own.

First, disasters hit the poor harder than the wealthier. Poorer people may have few assets such as savings, and they live in more vulnerable areas.

Second, it is essential to make the link between crisis and employment. People in disasters need activity. The focus on work enables people to start building for longer term security. It is also a way of coping with the shock itself, and regaining self-esteem.

Third, where organizations have already been present in affected areas, they may have already built structures and networks through which disaster agencies can work. Authentic people's organizations are not there to work for disaster agencies; the latter should seek out ways to assist people's organizations.

Fourth, an immediate start of surveying to assess damage is essential, and the people affected by disaster should play a central and leading role in this.

Fifth, the reconstruction of housing is an immediate need. Depending on the circumstances, housing needs are simple — to secure the safety of children, to store assets, to secure privacy, and, for many, as a place to work.

Sixth, child care is an immediate and pressing need, and can be the

institutional vehicle for the provision of other services such as nutrition, health services and immunization.

Seventh, poorer people's own savings and insurance policies, made in advance of disaster, can be central in enabling people to get back to work, and to their being able to exercise choice as to the reconstruction of their futures. One effect of the Gujarat earthquake was a steep rise in the demand for SEWA's savings and insurance facilities; the demand came from non-members who had witnessed members drawing down their often small assets in the crisis.

Eighth, people's organizations need to represent themselves on commissions, committees and task forces, in order to influence the development of pro-poor disaster policies, as well as general policies on the labour market and on social protection. They are experts in understanding disaster and, as this study shows, they can be experts in response. Crisis can be turned to opportunity, if people are organized. That opportunity can be the beginning of building more secure and sustainable futures.

Ninth, and finally, SEWA's ability to respond as it has done has developed over time. It has taken some 30 years to build itself, learning from its weaknesses, developing its strengths, and forging enduring partnerships. In its work in response to crises, the relationships between SEWA members, and their presence in affected communities, had evolved over the years preceding the crises, and will continue after the set of crises dealt with here, with its focus on work as central to the development process.

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Notes

- 1 A good account of the early development of SEWA can be found in Rose (1992).
- 2 These plants were introduced in colonial times to prevent drought by consolidating the soil, but have actually made things worse by displacing more useful species.
- 3 The amounts are small in order to target the programme to poor people who can only afford small premiums.

Working Women and Security

- 4 The Code of Conduct for the International Red Cross and Red Crescent Movement and NGOs in Disaster Response Programmes (see www.ifrc.org/publications).
- 5 Notably the 'Sphere Standards' (see www.sphereproject.org).

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