

GADN event: A conversation with Renana Jhabvala

Tuesday 7th November 2017

The GADN Women's Economic Justice working group recently hosted a conversation with Renana Jhabvala of the [Self Employed Women's Association \(SEWA\)](#) and [Women in Informal Employment: Globalising and Organising \(WIEGO\)](#). Renana discussed her work as a member of the UN High-Level Panel on Women's Economic Empowerment, and spoke about the ways in which SEWA works to promote women's economic empowerment and strengthen rights and position of women in the informal economy in India.

The event was chaired by Chiara Capraro, co-chair of the Women's Economic Justice working group and member of the GADN Advisory Group.

The following includes some of the points made by Renana during the event, and includes her answers from a Q&A session.

- SEWA has been a silent movement in women's lives for over three generations, and Renana Jhabvala joined SEWA almost 40 years ago while studying for a PhD in Economics. She found upon joining SEWA that once she became really involved in the lives of women, it was very difficult to leave. She spoke of how she has personally witnessed significant change within India from the ground, such that India is now viewed as a middle-level country.
- Renana told us about a vegetable vendor she met in her first few years at SEWA. The vendor had been selling vegetables when the police decided that all vendors would have to move due to traffic issues. Such an occurrence raised questions of how a city space is to be used: do you plan for people's employment, or do you plan for traffic? As a result of instances like this, SEWA have worked for better city planning and better laws that will protect working women. During the first generation of SEWA, women came together to form a financial cooperative. The vegetable vendor and her daughter came to leadership training at SEWA, and they gained confidence and saw a future. After this, they moved to Delhi and formed a cooperative of vegetable vendors. When she was older, the daughter asked SEWA to work in Delhi, and so a financial cooperative was formed and she became its President.
- While Renana has seen change over generations, this does not always happen. It partly happens as a result of education and opportunities, so it is vital that women have these bridges. She spoke of an example of the lack of change with respect to a domestic worker. The domestic worker works very long hours for very little money, has to leave her children without care and is illiterate. So, it has not all changed for the better.
- India has a lot of income inequality, which has increased dramatically. While 22% of people are below the official poverty line, there are many more who are not desperately poor, but who do not have the finances to do much other than subsist. India is a very unequal country, especially with respect to caste, religion, economics and gender. Education and better health has improved the position of women, but women's economic position has not changed.

- Renana was involved in the UN's High-Level Panel on Women's Economic Empowerment, which was the first time that women's economic empowerment was on the international agenda. The panel came up with a wheel of four types of women workers: women in the informal economy, women in agriculture, women who own business and women in the formal economy. The first two are the women who need 'empowering'.
- The drivers of change in women's economic empowerment include changing social norms, payment for unpaid care, and business practices that include women. Renana is most interested in collective organising and the collective voice: women need to have the power to say what they want and what needs to happen.
- SEWA started as a trade union for women in the informal economy, and began working on rights. There are both economy issues and rights issues in creating space for street vendors, better wages for women in manual labour, and so on. However, working only on rights or only on economics is not enough, so it must be a joint struggle that encompasses multiple issues. For example, we cannot only consider economics because for a woman her body is her asset in work, meaning that healthcare is very important. For this reason, SEWA started working on healthcare, insurance (creating an insurance cooperative), childcare, and housing (creating a housing finance company). These are tangible results, but they do not come about by doing only one thing.
- Empowerment is incredibly important in SEWA's work. Many of the women who come to SEWA have very low self-confidence and do not see themselves as productive citizens. SEWA helps women to feel empowered by changing the way they see themselves and by changing the way others see them. Here, organising is the key: coming together and giving each other confidence.
- How can we make sure that the larger markets are not exploitative?
 - Livelihoods: Often companies employing women in home-based work in South Asia will go through third parties, meaning that women get paid much less. SEWA suggests to companies that they contact women directly, and so suggest that women form a collective in order to make it more straightforward for companies to do so.
 - Services: In India, domestic workers work for very little and are often sexually abused. Need to increase the amount of holidays and money that workers receive, as well as involving police in instances of sexual assault. Now working on a domestic worker policy.
 - Street vending: A question of policies as well as a protection of struggle on the ground. There is now a law for protecting street vendors: every city is supposed to plan a particular amount of space for street vendors.
 - Skills: Past secondary school, many women do not have skills for entering the marketplace. SEWA have been helping girls to learn skills that will take them into the market, such as hotel management and beautician training. There is also an issue of

how you increase the skills of women who are already working. For example, SEWA talk to women about how to use mobile technology for productive purposes.

- Shouldn't we be trying to formalise informal economies? SEWA's response: what do you mean by 'formalising'? What SEWA is doing is a form of formalising in terms of ensuring the rights of informal workers are recognised.
- SEWA creates grassroots organisations. They have 2 million members a year (and are potentially actually reaching 10 million people because of the involvement of the family). SEWA is in 14 states in India now. Many of its activities are self-reliant, such as their bank and their cooperatives. For a civil society movement like this, funding is required. However, in India this funding has declined tremendously because (a) India is seen as a middle-income country, and (b) today the space for civil society is really decreasing. The other big funding source now is CSR and philanthropic funding, but most of this money does not go towards women's empowerment. While SEWA have the capacity to implement a programme, they cannot bid for a programme.
- There is a significant demand for SEWA, and SEWA now also works internationally. WIEGO is a strand of SEWA, and started because everything has become so internationally connected. SEWA believes voice to be the most important thing, and have tried to help build an international voice. They believe that women across the world (especially working women) need to be connected, otherwise we cannot achieve change. If we can have a world wherein working women have a voice, it can contain the whole economy, and we would not have the destructive economy we have now.

Q & A

Q: How have SEWA cooperatives helped women to access entitlements, such as social protection schemes?

RJ: There are two ways to look at it. First, look at entitlements that actually exist – for example, there are many schemes in India for 'poverty removal'. There is one level where entitlements exist but the system is so corrupt thus preventing entitlements from reaching women. Here, the voice of women is very important. Second, build entitlements that often do not exist – for example, women working in the home or women working for contractors. In some ways these women are employees, but they are not *proper* employees. Unless these women are recognised as workers in some sense, none of the social protection laws will apply to them.

Q: What intentions does SEWA have for joining it workup with the burgeoning green economy?

RJ: Much of what informal women workers in India are doing is already green. For example, agricultural workers are organic, but they are not certified as organic. The question is if green work already exists, how do you formalise it? For example, how do you make sure that recycling rather than incinerating is the norm?

A related issue is of how you get solar energy involved. SEWA found that households in India respond well to solar energy due to the fact that much of the energy across India is very erratic. Many areas which had no electricity now have solar panels, and we are seeing that people adapt to new technologies very quickly.

Q: How have SEWA tried to change social and economic norms?

RJ: In terms of social norms, there is the issue in India of mobility. Women and young girls are not supposed to go out much, as this is seen as shaming the family. How do you get over this? It is very difficult, especially considering the issue of safety.

SEWA have tried to convey the idea that when a woman goes out to work, there is nothing shameful about it. SEWA speak to their older members about protecting younger members from things such as rumours in the workplace. We need to tackle the social norms that prevent economic empowerment head-on.

Q: Do you have any examples of how SEWA goes into more formal processes in working with the wider community, particularly with men?

RJ: The formal work is done more with boys than men. We speak to girls and boys youth groups about gender equality, and find that both boys and girls are curious about reproductive processes. We recently found out that boys were learning about sex from pornography, so SEWA started sex education for boys. This is the only *formal* way in which SEWA works with males. There are a number of informal things that work with the wider community, and SEWA prefers women to act as leaders in these.

Q: What is your approach to the notion that new technologies replace women in employment (in particular in agriculture)?

RJ: This is a difficult question because every time there is a technology change, it replaces something. And sometimes you have to accept that technology will evolve. If we look at tractors, we found that this decreased the amount of harvesting jobs for women. However, it created other jobs. So it is not that easy to say that jobs get lost: there is a trade-off.

Another example is hand block printers. Many SEWA members are hand block printers, and hand block printing is being replaced by screen printers. This could not be stopped, so you need to look for a more niche market for hand block printers. Not everyone will get a job, but this is just something that we have to deal with and adapt to.

Q: Is the 'women's entrepreneurship' conversation useful for improving women's conditions?

RJ: This question is within a certain political context. In India more than 50% of people are self-employed. In France 7% are self-employed. So the conversations will be quite different. India does not have this individualised risk-taking thing because of informal sector. From the Indian point of view, this conversation does not exist.

Q: Collective organisation is still an undersold and misunderstood methodology. What is there to say in response?

Collective organising is bringing a group of women together for a particular purpose. An example is the microfinance movement in India started by SEWA so that women don't default. We shouldn't think that bringing these women together is just a mechanism: collective organisation is empowering for women.

How do you move this conversation? Empowerment involves intangibles – it is not just giving a person a loan or quote. Empowerment is a change of mind and policy, and it creates a voice which helps to change policies. Unless this is clearly laid out, you can't have a discussion on women's empowerment. This is something that needs to be much more strongly discussed.

For many years, trade unions used to have a bigger voice, but they don't so much anymore. If we want change, how do we get the women's movement to have a greater voice?