



**Women in Informal Employment
Globalizing and Organizing**

WIEGO Workers' Lives N°2

October 2012



Headstrong

Profile of a Headloader in
Ahmedabad, India

by **Leslie Vryenhoek**¹

A leader among headloaders in Ahmedabad's busy textile market, Shanta Bababahi Bhalerao knows firsthand how belonging to the growing SEWA movement can help lift a worker's burdens.

...she glides effortlessly, arms at her side. Still, it's hard work, every muscle involved in keeping the weight up and the spine from crumpling.



Dodging traffic in the busy streets, Shantaben is battling time. Her days are always overloaded but this next 24 hours is particularly heavy with obligations. On top of her daily deliveries there are the usual tasks—a house to run, meals to cook—plus some pressing union business. Then there's the company she's hosting: a writer from Canada trailing behind her, so intent on scribbling in a notebook that Shantaben must slow down, backtrack, occasionally throw out a protective cable of an arm to get her guest safely across the street. And at the end of all this, there's a train to catch.

This is the crowded textile market in Ahmedabad, the largest city of Gujarat in western India. The streets thrum with activity, though much less today than before the 2008 economic crash. Shantaben turns through a doorway and climbs a steep, narrow staircase to a cloth shop where she picks up her first load of the afternoon. She places a bundle wider than her own shoulders and nearly as tall as it is wide on her head. Navigating back down the stairs and into the crowd is no small trick, but she glides effortlessly, arms at her side. Still, it's hard work, every muscle involved in keeping the weight up and the spine from crumpling. It's no wonder she looks as taut as an elite athlete.

But five decades of headloading have taken a toll on her body. Her neck and back often hurt and worse, she says, is the pain in her knees, which gets severe enough to require medication. Still she carries herself gracefully, looking straight ahead, her expression serious but the lines in her face and the flicker in her eyes suggesting she might just give in to a grin at any moment.

The next visits to her other shops (Shantaben, her husband and two sons service seven textile merchants in all) are more social, a chance to introduce her guest around. One business owner, sitting for tea, explains he's been selling cloth in this market for 25 years, and Shantaben has been his delivery service for all 25 of those. Standing off to the side, Shantaben half smiles and nods, acknowledging that yes, this man has been a good boss.

The comfortable rapport between them is obvious, but the relationship between merchants and headloaders hasn't always been an easy one.

Birth of a Movement

In 1971 Ela Bhatt—a lawyer and then head of the Textile Labourers Association's Women's Wing—met with a group of women headloaders in Ahmedabad's bustling textile market. The women told her about heavy loads and erratic pay, and she wrote a piece about their hardships for a local newspaper. Cloth merchants responded with an article of their own that insisted the allegations were untrue and detailed the fair wages they paid. In a brilliant tactical move, the Women's Wing printed off the merchants' article and distributed it

¹ Leslie Vryenhoek is the Writer-Editor for Women in Informal Employment: Globalizing and Organizing (WIEGO). This is an account of her visit with Shantaben, facilitated by the SEWA Academy, in May 2012. Interpretation was provided by Khushbu Shah and Varsha Mehta. All photos by Leslie Vryenhoek.

to the workers, who could then use the merchants' claims of fair dealing to leverage those wages (SEWA 2009).

The following year, Bhatt founded the Self Employed Women's Association (SEWA) and registered it as a trade union—but not before having to wage a conceptual war. As Ela Bhatt explained to an international gathering of economists and other social scientists in 2004:

The first conceptual block we encountered was when we tried to register SEWA as a trade union under the Trade Union Act of India. We did not fit into their definition of “worker” or “trade union.” We were an organization of chindi workers, cart pullers, rag pickers, embroiderers, midwives, forest produce gatherers; but we were not “workers.” Moreover, we did not have a fixed employer to agitate or fight against and so the government resisted against our registration as a trade union. Labour laws could not be applied to us. According to them, we were not workers; we did not work. The day we registered SEWA, we questioned the definition of work.

Bali et al. 2012

Headloaders were the first group organized by the new trade union. Today, there are 5,000 headloaders among the 116,000 women members² in this city who are categorized by SEWA as service providers. According to Ramila Parmar, a leader among the service providers, the majority work in construction, kitchens and factories.

Although SEWA was successful in its bid to become a trade union, its leaders soon realized that the lack of a clear employer-employee relationship meant the kinds of union tactics that worked in the formal workplace would not be effective for the informal economy.



Headloaders were the first group organized by the Self-Employed Women's Association.

SEWA's leaders soon realized that the lack of a clear employer-employee relationship meant the union tactics that worked in the formal workplace would not be effective for the informal economy.

² Although SEWA is supportive of working men, it has steadfastly held to its decision to accept only women as members.

On this blistering afternoon in May, Shantaben joins a contingent of other women from SEWA, including legal counsel, to attend a negotiation on behalf of another headloader... At the far end of the narrow room, sitting on the floor, the aggrieved headloader looks on with fierce determination.

Gentle Negotiation

What has worked is negotiation, bolstered by a supportive community of voices. Today, headloaders are supposed to be paid 20 rupees³ by the load, and are guaranteed an additional premium for loads over the maximum weight of 60 kg. That's the agreement, anyway. In reality, the relationship between the merchants in Ahmedabad's textile market and those who transport their wares has deteriorated along with the economy. Now, headloaders and their representatives are finding that the agreed-upon rates aren't always being paid.

On this blistering afternoon in May, Shantaben joins a contingent of other women from SEWA, including legal counsel, to attend a negotiation on behalf of an aggrieved headloader. The women crowd into a small room filled with stacks of bright fabric, wrapped parcels of cloth. Two men much younger than most of the women welcome the group warmly. Everyone stands or perches where they can find a spot until a tight oval has formed. At the far end of the narrow room, sitting on the floor, the aggrieved headloader looks on with fierce determination. Her relationship with this business has turned rancorous, but the contingent from SEWA is all smiles, determined not to exacerbate the problem.

At issue is the business owners' refusal to write how many packages are in the larger parcels he gives her to carry. He contends this is proprietary information, that it would not be good for business if one customer saw another's package and thought the other was getting more for his money. But the headloader says the bundles are overweight. What good is it, she asks, if I earn 240 rupees for a day's work and the police take 150 from my earnings? She is caught in the jaws between the merchant who pays her to distribute the merchandise and the authorities who set limits on parcel weight to prevent ungainly loads and accidents in the crowded marketplace.

The headloader demands an additional 5 rupees for each package, to help offset her risk. The owner flatly refuses. The temperature rises in the hot room, and voices rise too, several people talking at once. The aggrieved woman's determination boils up into a roiling anger, and then the other women are telling her to calm down, to stop nagging now that she has made her point. They warn her she should be careful not to spoil the working relationship.

Eventually, the owner says that if the headloader gets a ticket, she can bring him a receipt and he'll reimburse her. It's not enough for her—she still wants the higher pay for what she contends are heavier loads. Her support team tells her to let it go for now, to wait and see what good comes when things cool down and rapport returns.

The talk turns social then, punctuated by laughter, but a good resolution is relative to where one sits in this crowded room. While the others drink colas bought and passed out by the owner, the aggrieved headloader refuses the drink and simmers in silence, swiping tears from her eyes.

³ 1 rupee = USD .0187; 20 rupees = USD 0.37 (mid-market conversion rate on May 3, 2012, as provided by XE: www.xe.com). This rate is used throughout this paper.

Night Watch

It's nearly dusk when Shantaben finally gets back to work. With everything going on today, she's missed a big chunk of her workday but there are deliveries still to be made. Her youngest son, Vijay—compact and handsome with a ready smile—appears down an alley. He's shouldering a large bundle wrapped tight in white plastic. Later, he'll explain that he regularly carries more than 100 kilograms—about twice his weight—like this. The bundle is destined for the cart of his pedal rickshaw, which the family bought through a loan from SEWA Bank.⁴ Shantaben stations herself beside the cart, replacing her husband on sentry duty, waiting for Vijay to bring the next load.

When all the deliveries are piled in, Vijay pulls the cart through the streets, his mother close behind, her hands stabilizing the parcels that threaten to tumble out. She keeps watch as Vijay disappears into a store, delivery slung over his shoulder. The chance of theft is just too high to leave the parcels unguarded, and the family would have to cover the loss.

Delivery after delivery is made as darkness falls, but the traffic against which we move doesn't let up.⁵ The work is finally done when the cart is emptied. And if it's been a good day, four adult members of the household—Shantaben, her husband, Vijay, and an older son who's away on a trip with his wife and three young children—will have earned more than 200 rupees.

It's nearly dusk when Shantaben finally gets back to work. With everything going on today, she's missed a big chunk of her workday but there are deliveries still to be made... Delivery after delivery is made as darkness falls, but the traffic against which we move doesn't let up.



Vijay pulls a cart of deliveries through the market while his mother keeps watch at the back.

⁴ SEWA opened its financial arm, which provides loans and savings options for member women (and by extension, their families), in 1974. SEWA Bank engages in financial education and awareness activities to help women undertake better financial planning.

⁵ At one time, the commissioner responsible for the market had limited use of these carts to two hours a day to avoid traffic tie ups, and it took a large group of SEWA workers and leaders descending on the commissioner and explaining how this restriction impacted earnings to secure an extension of the hours.

It's after 9 p.m. when Shantaben returns to the home she shares with her family. Home is a rented unit attached on either side to its neighbours—a few steps down into two small rooms, their thick concrete walls painted a bright blue. Each room measures perhaps three by three meters.

The Work at Home

It's after 9 p.m. when Shantaben returns to the home she shares with her family. Home is a rented unit attached on either side to its neighbours—a few steps down into two small rooms, their thick concrete walls painted a bright blue. Each room measures perhaps three by three meters. It's a little bigger than the family's last house, Shantaben says, but they owned that one and the location was better, closer to work. That house, however, was demolished in 2002 when the state widened the road. The family received no compensation for that loss. Now they have to pay 2,000 rupees a month in rent—which eats up more than a third of the household's small monthly earnings—and they have to pay to commute by tuk tuk to the market for work, too. These costs mean there's less to live on, and very little to save.⁶

After she washes up in the small bathing area at the front of the house, Shantaben heads to the kitchen at the back. Her cooking implements hang off the wall. (She bought them all, she recalls with pride—none were given to her when she married). In one corner, a small kerosene stove sits waiting. But she turns first to the other corner, to the small altar where she will light a candle and pray before lighting the stove to prepare her evening meal. Prayer is a ritual that's never missed in this devout woman's day.

Later, while she chops herbs and mixes spices, she boils up a pot of tea, milky thick and sweet, and pours it into small cups to distribute. Then she starts supper, the little stove quickly heating the room despite a single open



Shantaben prepares the morning meal for family and guests, although she will fast today in religious observance.

⁶ Shantaben has a savings account in SEWA Bank, but is unable to put away much at all due to the family's worsened financial circumstances, a result of both the larger economic realities and recent personal hardships.



When times got harder, Vijay gave up his studies to return home and help his family.

window at the back of the house. She drops bright orange spices and green leaves onto a stone and goes to work on them with something akin to a rolling pin, the muscles flexing in her arms as she bears down on the concoction until it's a paste. Quickly she opens a series of containers, pours oil into a pan on the stove, hands her guests the wider dish she's filled with rice. She asks us to look through it, to pick out the insects and the unsavory bits.

Shantaben receives the rice through a ration card system operated by the state. Her family is in the mid-range of a three-tiered system—below the poverty line but not among the poorest of the poor—and along with rice they receive kerosene, sugar and some wheat. It's a help, but not enough to feed the five adults, let alone the children in this household. There is currently a lot of discussion about assessing the system, the SEWA interpreter later explains—some people are not getting what they need and the quality is poor. There have been allegations that store owners provide inferior products to ration card holders and save the good quality for their more affluent customers.

Still, the meal Shantaben prepares is delicious, spicy and satisfying. Afterward, everyone flees the stifling confines of the house for the cooler air outside, where Vijay amiably puts up with amazed questions about how his slight frame can carry so much weight. He shrugs, and the conversation turns from the reality of his days to what might have been.

Vijay mentions he completed his 12th standard and was pursuing higher education in a technical field. Tough times—the lingering recession, inflation, his family's worsening circumstances—meant he was forced to abandon those studies and help shoulder the load at home. Someday, he says, maybe things will be better. "If I get a chance," he says, "I will jump at it." But there isn't much hope in his expression.

She drops bright orange spices and green leaves onto a stone... hands her guests the wider dish she's filled with rice. She asks us to look through it, to pick out the insects and the unsavory bits.... There have been allegations that store owners provide inferior products to ration card holders.

According to Aprajita Singh, the Mahila Housing SEWA Trust acts as a “bridge,” helping organize women and showing them how to petition for services. “Our core philosophy is that the house is not just a residential concern but a productive asset.”

It's almost midnight, and Shantaben is crouching down on the concrete to scrub dishes, her movements energetic and practiced, fast and efficient. Metal pans and bowls and implements gleam in the electric light that streams into the alley from her house. Inside the house, Vijay turns on the television that's set high on a shelf bolted to the wall. It's a drama, an affluent woman and man in an opulent room, arguing. The woman clutches a red rose and weeps copious tears.

Seven Municipal Services

The water arrives at 6 a.m., a rushing noise that wakes the alley into urgent action. Shantaben rises from the concrete ground where she's slept to allow her guest the cot, and she rushes into another day. Beside the front door is an open pit that's quickly filling from a submerged tap. With Vijay's help, Shantaben gathers the water, pouring it into large basins and buckets and the small metal cisterns she'll use for cooking. On either side, her neighbours perform the same ritual, working fast to capture enough water to meet their daily needs during the hour each morning that the taps flow in this community.



The women go to work once the water arrives in the morning.

The water arrives at 6 a.m., a rushing noise that wakes the alley into urgent action. Shantaben rises from the concrete ground where she's slept to allow her guest the cot, and she rushes into another day.

Municipal water is just one of seven basic services—stone paved roads, municipal water, sanitation, streetlights, solid waste removal, and storm water drainage—that have dramatically improved hygiene and safety for residents in a growing (though still small) percentage of the more than 1,000 slums⁷ in Ahmedabad (AMC 2006). The services are the result of a slum upgrading programme that is a partnership between the Ahmedabad Municipal Corporation (AMC), Mahila Housing SEWA Trust (MHT, a sister organization to SEWA), supporting NGOs and community-based organizations comprised of residents. The latter group is core to the programme's success; the onus is on the local community to organize and initiate the process through which improvements are made.

According to Aprajita Singh, Programme Manager at MHT, the trust acts as a “bridge,” helping organize women and making them aware of available schemes, showing them how to petition for services. “Our core philosophy is that the house is not just a residential concern but a productive asset,” Ms. Singh explained in the trust's busy, modern office.

MHT was established as a charitable trust in 1994 after a SEWA Bank survey revealed that more than one-third of the loans it granted were used for housing and significantly more for housing upgrades (MHT 2000). Since then, it has used its capacity for advocacy to overcome several obstacles and help put improvement projects in place.

Ms. Singh explains that the first barrier encountered was the government's fear that agreeing to provide basic services would be considered an acknowledgement of property ownership. MHT and the AMC resolved this by developing a “no objection” document that permitted residency without conferring ownership. In tandem, a 10-year non-eviction guarantee was given by the municipality to ensure residents had security of tenure. This helped protect the investment in the family dwelling. While the AMC assumes the greatest share of the cost of housing upgrades, residents also must pay a portion—often necessitating a loan from SEWA Bank.⁸

Electrifying the slums also posed some hurdles, and these required a more profit-driven approach. Torrent Electric, the city's power company, is privately owned. When MHT approached it in 2001 about electrification in slums, Torrent dismissed the idea outright, noting that most slum dwellers lacked any proof of residency.

But as in their sister organization, MHT leaders are masters in gaining cooperation. “We worked with their objections. Our experience has been that good people in government will always help you understand what to do, what path to take,” Ms. Singh says. Since most residents in slums lacked official paperwork, MHT made a successful case for allowing anything that shows name, date and address—a jewelry store receipt or a copy of medical records, for example—to serve as proof of residency.

Torrent was finally convinced to accept customers in the slums. Ironically, the decision has proven good for business. Previously, Singh tells me, a number of households were tapping into electrical connections for which they weren't paying and Torrent was facing heavy losses. Now it has more than 100,000

⁷ Ahmedabad's slums are home to 40 per cent of its population (Rusling), and the population living without basic services is increasing rapidly as people migrate from urban areas in search of work. Between 2001 and 2011, the population under the Ahmedabad Municipal Corporation jumped from 3.51 million to 5.57 million.

⁸ Because improved housing and better health directly impact a family's earning potential, these are considered business, more than personal, loans.



Electrification of some Ahmedabad slums has made life easier for residents.

For Shantaben and her neighbours, the services free up time—going to get water, even when it’s delivered by truck, can mean standing in line for hours, while a lack of electric light can make it hard to accomplish anything after sundown.

new paying customers through the slum upgrading programme, and the company’s losses have been significantly reduced.

To help households afford the service, MHT educates new electric customers on conservation, and its Innovation Centre for the Poor provides different ways of helping them save, such as offering energy efficient light bulbs and other products. Other special considerations, like more frequent (so smaller) bills, have also been negotiated.⁹ And meters have been installed outside the homes, in recognition of the fact that most workers are out for a large part of the day.

For Shantaben and her neighbours, the services free up time—going to get water, even when it’s delivered by truck, can mean standing in line for hours, while a lack of electric light can make it hard to accomplish anything after sundown. The services also lead to greater safety, better hygiene, and more dignity. Pride is evident here. After the water arrives, children are being bathed and clothes are washed all up and down this alley. Shantaben cleans again her cooking tools, then scrubs the concrete floors and stone alley outside her house until everything gleams.

Then, with a few hours before she must return to the textile market, she finally has a little spare time to sit and tell her life story.

⁹ At Shantaben’s house, the electric bill to run the lights, ceiling fan and occasionally the television is about 600 rupees every two months.

A Life of Labour

Shantaben isn't sure how old she is, but knows she was born not long after Gandhi died in 1948. Her father was a textile mill employee who supplemented that income with headloading.... Her mother also worked as a headloader, and Shantaben, prohibited from studying beyond 1st standard, joined the family business at a young age. When she went to live with her husband at around age 18, he was a labourer but digging work was scarce in the rainy season. Shantaben convinced him to try pushing a cart through the streets.

Later her brother helped Shantaben's husband—who had studied to 5th standard—get a job with the railroad police service. The family fared well for a few years, moving from place to place with his job until life took a sudden, cruel turn. In 1972, as Ela Bhatt was fighting to form a union that would empower India's self-employed women, Shantaben handed a cup of tea to her husband. She watched as the cup began to shake, the tea to spill. Without warning, her husband was struck by paralysis on one side of his body. Neighbours helped rush him to the hospital, where he needed expensive dye-injection tests. Drugs were prescribed, but the family was unable to afford more medical treatment so they returned home. Shantaben cared alone for her husband, who had completely lost the use of one arm. With nowhere to turn for financial help, they survived by selling their gold and silver.

Fortunately, Shantaben says, a traditional remedy involving garlic, ginger and the blood of a pigeon, applied over a course of months, brought her husband's arm back to life. What couldn't be saved, however, was his job at the railroad. His employment should have provided some safety net, but illiteracy and a lack of awareness prevented the couple from knowing that he could access benefits like prescription drugs from certain dispensaries, or understanding that medical records were required to excuse his absence from work.

Back then, Shantaben says, she was lost. She didn't have anyone who could give her guidance.

During this crisis, Shantaben got work at a construction site carrying sand but her parents intervened, told her she was working too hard for too little. They convinced her to come back to the textile market, where the wages and the working conditions were improving.

Her mother had become a SEWA member, and it didn't take long for Shantaben to see the value in that. It was through SEWA, she says, that she was educated, receiving an array of training in financial planning and legal issues. SEWA also delivers health education and services in the community while its insurance branch, Vimo SEWA, has for two decades offered members an option to buy hospitalization coverage for their families (Jain 2012).¹⁰

Today, Shantaben is one of 60 women whom SEWA has prepared as leaders in the textile market. She spends part of each day trying to strengthen the membership. "Come and sit and listen," she tells the uninitiated, and shares with them the benefits of belonging.

Back then, Shantaben says, she was lost... Today, Shantaben is one of 60 women whom SEWA has prepared as leaders in the textile market. She spends part of each day trying to strengthen the membership. "Come and sit and listen," she tells the uninitiated.

¹⁰ The national government of India launched a programme in 2008 that also provides working poor families with hospital coverage for a small annual fee. However, the scheme does not cover primary, outpatient services or drug costs (Jain 2012)—so the medication Shantaben requires to manage the pain associated with decades of headloading must be borne by the family budget.

Shantaben must get her workday underway so that late tonight, she'll be ready to board an overnight train to get to a family wedding. She grows animated, talking about that gathering, excited for a chance to sit with other women and share stories and gossip.

She has experienced these benefits firsthand, and chief among them, she says, is the knowledge that she can count on her sisters in SEWA for support. "Now I know I have SEWA's backing and I have confidence. Previously, I was afraid to speak my mind."

But that's hard to imagine, sitting with this headstrong, confident woman who, when asked by SEWA Academy if she could host a visiting writer, said yes without hesitation. It had caused some apprehension—shouldn't she first get the permission of her husband and son, SEWA had asked? Shantaben had brushed off those concerns, insisting she was in charge of her household and took her own decisions.

Such fearless self-reliance is a trait she has had to acquire. When asked to name her greatest difficulty, Shantaben doesn't cite the daily struggle to earn a living, or the physical pain in her neck and her knees from carrying those heavy loads. She doesn't mention the demolition of the family house, or even her husband's costly illness. Instead, she recalls the agony of the early years of her marriage, when her inability to produce a child had her in-laws urging divorce. Her desperation at the threat of that abandonment is still there in her eyes, and then washed away in the flood of relief as she describes her joy in learning she was finally pregnant.

That first baby, a daughter, died of a childhood disease (an infant son was also lost), but there's no time to linger on the sorrows of the past. Shantaben must get her workday underway so that late tonight, she'll be ready to board an overnight train to get to a family wedding. She grows animated, talking about that gathering, excited for a chance to sit with other women and share stories and gossip. And then she pantomimes dancing for her guest, and begins to laugh when she knows her meaning is understood.

As she packs up what she'll need for the day, Vijay sits down and ties on a new pair of running shoes he bought to wear today. After work, he too will take the train to the wedding. He breaks into a wide grin as he explains his intentions: he's hoping at this celebration he'll find a bride of his own.



Ramila Parmar (left) and Shantaben both work hard to convey the benefits of belonging.

References

- Ahmedabad Municipal Corporation. 2006. www.egovamc.com
- Bali, Namrata, Martha A. Chen and Ravi Kanbur. 2012. "Bridging Perspectives: The Cornell-SEWA-WIEGO Exposure Dialogue Programme on Labour, Informal Employment and Poverty." Ahmedabad: SEWA Academy.
- Jain, Kalpana. 2012. "Health Financing & Delivery in India: An Overview of Selected Schemes." Paper presented at the Health Policy Dialogue organized by WIEGO, Bangkok, Thailand, January.
- Mahila Housing SEWA Trust. 2000. "My Home is My Workplace." Ahmedabad: MHT.
- SEWA. 2009. "About Us: History." Web page, available at http://www.sewa.org/About_Us_History.asp (accessed August 31, 2012).

About WIEGO: Women in Informal Employment: Globalizing and Organizing is a global action-research-policy 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.