Women Entrepreneurship Improving The Quality of Life

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DOI: 10.4000/books.iheid.5612
Publisher: Graduate Institute Publications
Place of publication: Graduate Institute Publications
Year of publication: 1995
Published on OpenEdition Books: 5 July 2016
Serie: Genre et développement. Rencontres
Electronic ISBN: 9782940503728

http://books.openedition.org

Electronic reference
WOMEN ENTREPRENEURSHIP
IMPROVING THE QUALITY OF LIFE

RUNA BANERJEE

THE CONTEXT

Women of the developing world question the pursuit of economic growth as the model of development which has resulted in environmental degradation, increasing poverty and gender inequality. Faced with these crises, they need to build a new, environmentally sustainable, vision of development centred on the rights and needs of people. Here we will focus mainly on women strategies for the development of almost half the human population, i.e. women's call for new ethics, accountability, processes and mechanisms.

FORWARD LOOKING STRATEGIES FOR WOMEN'S DEVELOPMENT IN THE FOURTH DEVELOPMENT DECADE 1990-2000

The three objectives of this decade are equality, development and peace. These are broadly interrelated and mutually reinforcing so that the achievements of one contributes to the achievements of the other.

These goals are inextricably linked to the three subtopics of employment, health and education. They constitute the concrete basis on which equality, development and peace rest. The attainment of these goals is the concern of men and women, and society as a whole. Women must necessarily play a central role as intellectuals, policy makers, decision makers, planners and contributors, but also be the beneficiaries of development. Despite the considerable progress achieved and the increasing participators of women in society, this decade has only partially attained its goals and objectives. The overwhelming obstacles to the advancement of women are caused by varying combination of political and economic as well as social and cultural factors.

Within the context detailed above, efforts to promote the economic and social status of women should rely on the International Development Strategies and the principles of the New International Economic Order. These principles include self-reliance and activations of indigenous human and material resources. The structuring of the world reviewed on a long term basis is to the benefit of all people.

According to ILO estimates and projection, women constitute 35% of the world's labour force and this figure is likely to increase steadily by the year 2000. Women have the sole responsibility for the economic support of a large number of the world's children – approximately one third and higher in some countries. While women's total input of labour in the formal and informal
The Indian Scenario: Rural-Urban Migration of Women

Patterns of female rural-urban migration in India have received little attention by either researchers or planners. While economic factors are obviously basic to migration decisions, social cultural factors give migration streams particular shapes in the Indian context. There appears to be significant differences in sex-ratios among migration patterns originating from different parts of the country, and even between different castes within a particular region.

An analysis of data at the national level reveals that there are differences in reasons between men and women for migrating to urban areas. According to several reports 46% of women migrated after marriage, compared to 0.6% of men, while 40% of men migrated for employment compared to only 2.7% of women. In addition 28.4% of the women migrated with an earning member or as a dependent of the household compared to 18.5% of men. The percentage of men migrating for studies, under transfer on service or business contract and for political reasons, was far higher than that for women. In terms of the size of the city, the number of those migrating for employment and for political reasons was greater for the metropolitan cities than the medium and smaller areas.

Urban Poverty, Women and Employment

A study by Andrea Menefee Singh reveals that it is mostly pure economic necessity which brings poor urban women into the workforce. As a woman approaches middle age and her children grow and become more expensive to support, it is increasingly difficult to meet the minimum needs of the family on just one person’s income; therefore income supplementation becomes imperative. Moreover, women who are widowed, deserted or otherwise forced to be the sole or primary providers of income for themselves or their families are increasingly joining the workforce, largely in the informal or unorganised sector.

While the decision to enter the workforce is almost always economically motivated, both caste and regional factors exercise an important influence. There are at least four main reasons which influence the types of jobs which women can undertake:

- Recruitment to jobs in the unorganised sector is almost always done through informal social networks.
- Women’s traditional work in the village prepares them with skills which are adaptable to the urban employment market.
- Women whose traditional caste occupations are considered polluting may find it difficult to change to another job’s type.
- Caste and regional values tend to dictate the kinds of work that a woman should or could do.
AGENDA FOR CHANGE

Policies programs and projects aimed at or incorporating especially vulnerable and marginalised women in the urban context will have to recognise the difficulties of removing the multiple obstacles facing such groups and must place equal emphasis on addressing the social, economic and human dimensions of their vulnerability and their underprivileged positions.

While governments have the obligation to organise multisectorial programmes with an emphasis on economic activities, elimination of gender discrimination, the provision of supportive services, NGOs other networks and most importantly women themselves need to be empowered to participate equitably in decision making which is imperative for increasing their self-reliance and holistic development.

PARTNERSHIPS

A. Non-governmental organisations play a vital role in shaping an implementation of participatory democracy. Governments are increasingly involving NGOs in sustainable development plans, making the best use of their abilities in such areas as education, poverty alleviation, environmental protection and rehabilitation. The findings of NGOs are being used, but must be increasingly tapped for shaping policies on sustainability.

B. Local authorities such as municipal governments build and maintain structures such as drinking water systems, roads, sewers, health care facilities, housing and industries. While doing so they set local environmental policies which reflect global and national priorities. All these however need to be much more gender sensitive in their approach.

C. Workers Trade Unions – Unions and employees should in consultation with women design joint environmental policies, and set priorities to inquire the working environment and the overall performance of business and industry. Women through employment should form trade unions which would contribute to the formulation of sustainable development policies and collective agreements aimed at improving the overall quality of life.

D. Business and Industry – Responsible entrepreneurship can play a major role in improving the efficiency of resource usage, minimising waste and protecting human health and environmental quality. The evolution of human settlements which respond to the needs of women must be given the priority they demand. To ensure this, business and industry need to develop techniques and technologies that not only reduce harmful environmental impact but are appropriate for women and free them from existing drudgery.

E. Women's growing advocacy and pro-active participation: the key milestone

- Article 2 of the Universal Declaration of Human Rights proclaims that everyone is entitled to all the rights and freedoms set forth in this declaration without distinction of any kind such as race, colour, sex (1948).
- International Women Year: the World Conference at Mexico gives the call for elimination of all forms of discrimination against women (1975).
– Cairo (Population) and Copenhagen (Social Development) for achieving end decade goals while projecting perspectives for the coming millennium (1994).

SELF EMPLOYED WOMEN'S ASSOCIATION (SEWA) LUCKNOW
(see annex)

OBJECTIVES:
– To ensure that chikan craftswomen get sufficient work at fair wages without exploitation by middlemen.
– To identify and develop promising new markets for chikan products.
– To organise chikan workers by developing their confidence, leadership potential and sense of security.
– To train members in purchase, production, management, marketing and accounting.
– To upgrade the skills of artisans through training programmes which improve the quality and range of their work.
– To revive and revitalise the traditional craft and take it to its original level of refinement.
– To provide a strong platform from which artisans can bargain for higher wages from traders and middlemen.
– To ensure social benefits like educational and health facilities for members and their children.

ACHIEVEMENTS:
– The economic and social empowerment of its artisan members which have grown from the original 31 to the present 4000.
– Elimination of middlemen/contractors as also release from "bondedness".
– Revival of the craft which has now showed an overall improvement in quality with a positive reciprocity in demand increase.
– Increasing access to credit for meeting consumption and production needs.
– Increasing outreach beyond and the core SEWA membership by the formation of 38 self-help groups (SHGs) having a membership of over 500.
– Environmental improvement through community managed water and sanitation interventions.
– Provision of basic education through adult literacy for women and non formal education with a focus on girls' education.
– Health care mainly through a referral system.
– Employment through information dissemination regarding legal and other rights.
– Establishing systems which strengthen individual and corporate growth through mutually reinforcing synergy.
– Increasing the bargaining power of artisans.
– Improving the status of women in families and communities with visible improvement in marketing.
PERSPECTIVES:

– Providing a platform for articulating the need for recognising and meeting the felt needs of women workers of the unorganised sector.
– Working for the objective of women having an increasing control on their reproductive health by planning their families.
– Advocacy for providing women the necessary social security through insurance, pension and implementation of existing legislation protective of women's rights.
– Networking for getting political commitment which would protect urban habitats and ensure that the objective of sustainable human development is achieved.

REFERENCES:

DE SOUZA Alfred (ed.), Urban Growth and urban planning, New Delhi, Indian Social Institute, 1983.


ANNEX

SEWA SELF EMPLOYED WOMEN'S ASSOCIATION, LUCKNOW

SEWA continuously strives to meet its objectives. The growth of the organisation in the last years has been tremendous as is shown below:

<table>
<thead>
<tr>
<th>Année</th>
<th>Nombre de membres</th>
<th>Ventes ($)</th>
<th>Achat de mat. prem. ($)</th>
<th>Salaires ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1984-85</td>
<td>163</td>
<td>3,532</td>
<td>4,898</td>
<td>2,538</td>
</tr>
<tr>
<td>1985-86</td>
<td>170</td>
<td>5,581</td>
<td>2,914</td>
<td>3,404</td>
</tr>
<tr>
<td>1986-87</td>
<td>200</td>
<td>7,579</td>
<td>6,572</td>
<td>4,260</td>
</tr>
<tr>
<td>1987-88</td>
<td>250</td>
<td>12,442</td>
<td>9,166</td>
<td>9,937</td>
</tr>
<tr>
<td>1988-89</td>
<td>375</td>
<td>23,527</td>
<td>16,630</td>
<td>14,249</td>
</tr>
<tr>
<td>1989-90</td>
<td>450</td>
<td>72,665</td>
<td>49,383</td>
<td>30,712</td>
</tr>
<tr>
<td>1990-91</td>
<td>800</td>
<td>269,403</td>
<td>91,107</td>
<td>104,293</td>
</tr>
<tr>
<td>1991-92</td>
<td>1300</td>
<td>439,679</td>
<td>237,884</td>
<td>229,625</td>
</tr>
<tr>
<td>1992-93</td>
<td>3000</td>
<td>375,616</td>
<td>306,583</td>
<td>346,681</td>
</tr>
<tr>
<td>1993-94</td>
<td>3500</td>
<td>738,457</td>
<td>276,945</td>
<td>315,733</td>
</tr>
<tr>
<td>1994-95</td>
<td>4000</td>
<td>607,032</td>
<td>119,829</td>
<td>284,666</td>
</tr>
</tbody>
</table>

(3 trimestres)
ECONOMIC ACTIVITIES

SEWA's greatest strength lies in the trust and respect it has earned from the community and SEWA has done extremely well in improving the economic status of its members. Artisans are paid among the highest wages in the State and even the Government has responded by raising wages at the Government Production Centres as well. Recently, SEWA has diversified into other handicrafts like tie-and-dye, block printing, mirror work and appliques. SEWA hopes to bring new life to these traditional Indian handicrafts by combining them in new and exciting ways. With chikan as the leitmotif, popular interest and demand is certain to be revived in these other art forms. In an effort to expand SEWA's outreach, increase production and decentralise its activities, rural training-cum-production centres are being set up in four villages of Lucknow District to be started and operated entirely by SEWA members. Linkages have also been developed with the U.P. Government, with SEWA agreeing to absorb 370 TRYSEM (Training of Rural Youth for Self Employment) and DRDA (District Rural Development Agency) trained women as members. Marketing efforts have intensified with the number of exhibition-cum-sales increasing from two annually (in New Delhi and Bombay) to four (in Bombay, Chandigarh and twice in New Delhi) in 1991-92. In addition SEWA has just opened its exclusive retail shop in the prestigious Hazratganj shopping locality of Lucknow.

TRAINING & EDUCATION

Training is an integral part of SEWA's activities and the organisation is constantly involved in teaching and improving the skills of its members in all aspects of the craft. SEWA has recently self-financed eight classes in chikan and zardozi embroidery block printing, tie-and-dye, mirror-work.

Beginning June 1992, SEWA intensified its efforts to reach rural women. More than 1000 needy women belonging to the low-income strata of society have been trained in Chikankari in the districts of Lucknow, Unnao, Baranbanki, Sitapur and Bahraich. After completing their training, the women have become regular members of SEWA, with regular earnings. More than 450 women are being trained in the districts of Lucknow, Sitapur and Kanpur. This training is being imparted with financial assistance from Government programmes (DRYSEM, DWACRA AND NABARD) and UNICEF.

A vocational training programme in 'Asri Zardozi' embroidery has been launched for older children in the SEWA school which now has an enrolment of over 650 students. The promise of SEWA membership for those who complete the one-year vocational training should motivate the children to continue with their studies until they complete at least seven to eight years of schooling. They are sponsored entirely by Bharat Petroleum Corporation Limited.

SEWA has also assumed a prominent role in non-formal education in Lucknow. All of SEWA's members are encouraged to learn to read and write, and to acquire a working knowledge of basic arithmetic. A glance at SEWA's wage payment registers where one can trace the growing functional literacy of its members by the near-total elimination anguta-chhap (thumbprint) signatures provides proof of SEWA's success in the field. SEWA has assumed a leading role in the community programme "Sunder Lucknow Sakshar Lucknow" (Beautiful Lucknow literate Lucknow) which aims to beautify the capital and make it fully literate in one-year's time. SEWA teachers and staff members are required to spend time in extension activities promoting adult literacy. This further develops their leadership potential and reinforces their sense of commitment to community development.
WATER & SANITATION

SEWA has also undertaken a UNICEF aided 2-year project (to be completed in November 1994). Four blocks in Lucknow, Sakori Mal Gosaiganj and Chinhat -comprising 28 villages are covered under this project, involving the installation of INDIA MARK III pumps. Another aspect of this project is the formation of the PARYAVARAN SUDHAR SÀMÌTÌs (Environment Upgradation Committees) to ensure sensible and equitable utilisation of water. These committees comprise 5 women and 2 men including the Pradhan (Headman) of the village. The villagers pay between Rs. 2/- and Rs. 5/- per family for each month and the accounts are maintained by these committees. Further, one caretaker is appointed for each of the pumps (usually a woman) including for non-SEWA pumps. The caretakers are trained in the care and use of the pumps by SEWA. It is envisaged that very soon, mechanical training for the maintenance of these pumps will be imparted and many villagers have sought to be trained. Also, training is given in the development and use of simple but effective sanitation techniques, both for respective homes and for the localities. All in all this project involves the participation of 250,000 people, many of them children.

SAVING AND CREDIT PROGRAMMES

The programme of savings is linked to the Revolving Credit Fund Programme for SEWA members. This programme which was launched recently makes small loans available to chikan artisans who wish to engage in supplementary/alternative income generating activities. In addition, loans are also provided for desperate and immediate needs like medical treatment, construction of house etc. Recognising the need to keep the programme running on a long term sustainable basis, SEWA is disbursing loans on interest so that the interest earned can be channelled back into the revolving fund and meeting the services costs incurred during the implementation of the credit programme.

HEALTH SERVICES

In the past SEWA has run several health camps for its members. With the help of a grant from the Canadian Embassy, SEWA has started a health clinic where members and their families receive continuous professional care and assistance. At present four specialist doctors, an ophthalmologist, a general physician, a gynaecologist and a paediatrician from King George Medical College Lucknow pay a visit to SEWA clinic once a week. In future SEWA plans to extend basic Primary Health Care and medical facilities in different villages where it has built contacts over the last ten years.

STREET CHILDREN

With increasing urbanisation of Lucknow City there has been a phenomenal rise in the number of street children below the age of 15. Most of these street children are involved in activities such as rag picking and begging. Recognising the fact that these children do not have access to formal education and are a source of cheap Child Labour due to poverty, SEWA has started a programme of informal education with them. Along with education SEWA provides vocational training to street children so that they can earn a regular income in the long run. As part of this effort, SEWA will make these children environmentally conscious and train them in recycling waste material for packaging etc., a lot of which SEWA uses.
**Weaving**

From December 1993, SEWA has started a project with the weavers in the village of Baragoan in the District of Barabanki. Though this project is recent, weavers are regularly producing handloom fabric on which SEWA women do chikan embroidery before it is sold in the market (with only an initial investment of Rs. 12,000.00). SEWA is already paying the weavers twice the wages compared to what they receive from private traders. This is also an effort to make a direct linkage between the producers of the handloom fabric and the chikan workers.

**Empowerment**

SEWA has encouraged and developed self-confidence and leadership among its members partly by providing them with a sense of security but also by promoting awareness about their strengths and rights. The daily prayer session at the SEWA Production Centre always ends with calls for freedom from repression whether economic, political or religious. The women sing about equality and respect. That this goes beyond the words and slogan shouting can be seen in the fact that the SEWA Governing Body is composed entirely of women, that nearly 60% of SEWA staff members are artisans who have arisen to positions of responsibility by virtue of hard work and dedication and in the pursuit of education by some members even up to the post-graduation level.

**The Ethel Grant SEWA Centre**

Construction of the new building was completed early in 1992 and SEWA moved in immediately even while the finishing touches were still being applied. All of SEWA's staff members participated both in Hindu prayers and a reading of the Koran before the move blessing the Ethel Grant SEWA Centre two times over – such was the excitement of SEWA members finally having a place to call their own. The gleaming, elegant white building is a source of pride for the artisans, symbolising sisterhood and strength. It has brought nearly all of SEWA's scattered activities together under one roof at last. SEWA is grateful to the Ethel Grant Foundation, USA for making this dream come true.

**Future Plans**

Most important of all SEWA's future aspirations is the need to be fully self-reliant. To accomplish this objective, SEWA has entered the export field since there is a huge demand for hand embroidered products in the West. At a recently held export fair in Delhi SEWA got a very encouraging response from foreign buyers, many of whom placed their orders with SEWA.

Regular cash flow is necessary for any organisation to function on a financially viable basis. Recognising this, SEWA plans to buy retail outlets in Delhi and Bombay like the one it has in Lucknow. As and when our financial resources permit us to achieve this goal, we would have taken a major step towards making SEWA financially self-sufficient.

And last but not least, SEWA requires to build a corpus fund of Rs. 1 core to enable it to become completely viable and dependent on its own resources.