

ORGANIZING THE WOMEN IN THE UNORGANIZED SECTOR **A proposed framework work**

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Organization is the key word, which is missing, in the unorganized sector of our country - the sector which is dominated by women. With the government disowning its social responsibilities (*the annual budget reveals marginalization of the social sector*), the new approach to social development is, that the women workers of the unorganized sector become agents of social change through their own organizations.

Total population of India	:	837 million.
Total working population of India	:	315 million (38%)
Total population in the Unorganized sector	:	288 million (91%)
Total population in the organized sector	:	26 million (9%)

Source: Census of India 1991. Figures in percentages are rounded to nearest decimal.

The importance of the unorganized sector cannot be underestimated in the contemporary context. This is because the organized sector is shrinking as production processes and services are increasingly getting transferred to the unorganized sector along with the growing need for unionization in it[2]. With a larger number of women workers working in the unorganized sector, it becomes critically important that they are organized, organized so as to provide themselves with better living.

There are three core areas in women's work where changes have been slow to come. These are - skills, wages, assets and ownership rights. Whichever the sector, the hard hitting fact in women's profession is absence of skills. They have either no skills or low skills furthered by the poor image of the skills possessed by them[3]. "Give us skills and we will give you a better tomorrow", was the aptly thought theme of the recently held three day seminar organized by the Bangalore based NGO, 'Skills In Progress[SKIP]' on Women's Empowerment in Delhi, which reflects the growing consciousness regarding the need to handle this area.

WOMEN IN UNORGANISED SECTOR

According to the 1991 Census, female workers account for 22.6 % of the country's total female population and majority of them, as high as 95.8 %, are working in the informal or the unorganized sector[3]. Found in almost every segment of the unorganized sector, both rural and urban, these women participate extensively in agriculture, animal husbandry, dairying, fisheries, domestic services, bidi rolling, food processing, handicrafts, khadi and village industries, handloom weaving, vending,

catering, and working in small scale units. On the basis of their work these women in the unorganized sector can be divided into broad categories such as family labourers, wage workers, piece rated workers, and self employed. In other words, it can be deduced from this categorization that every poor woman in the unorganized sector is a worker.

However, it is the characteristic of women workers in this sector, which causes concern. These women workers in the unorganized sector are characterized by low paid and strenuous jobs, discriminatory wages, irregular income, poverty, limited access to resources, low levels of literacy, lack of exposure to the functioning of the state bureaucracy, and above everything else lack of basic amenities such as housing, water, electricity, etc.

Majority of the women are marginal workers due to nature of their employment. The monthly family income generally ranges between Rs. 400-600, which is much below the official poverty line of Rs. 16,000 annually. Conditions of poverty and vulnerability mark the women workers of the unorganized sector and they have no support systems. Employment is irregular leading to underemployment for 100- 150 days(in case of agricultural labourers); and 250 days(in case of construction, weaving, bidi rolling, etc. workers). All home based production is affected in extreme seasons such as monsoon. Further they receive low wages even lower than their men and are not covered under any safety legislation[5].

WHY ORGANISE THE UNORGANISED WOMAN WORKER

The Indian woman is living in a patriarchal set up where the man dominates the household. Lives of women revolve around their household chores and they are least interested to know the outside world. This is because they have been mentally tuned to this line of intervention. Thus any efforts towards getting them together means going through different channels in the family and to win their support. Studies have shown that rural women's movements have practically been absent from the Indian scene. Whenever women have come together it was sporadic and on the call of their men which was during times of crisis[7]. This implies that they could do so only when supported by the family. In this light, the poor women need to be organized around flexible structures and resources. Lack of economically viable occupations, lack of training to read and write, being excluded from facilities of getting loans for pursuing a new vocation or establishing the existing ones are some of the peculiar features which need to be kept in mind while organizing them.

The objectives of organizing the women around issues of their concern and interest are many. Some such objectives, which have motivated numerous NGOs to work in this direction, one such NGO being Holy Cross Social Service Centre, include :

- To establish a forum in which women can critically analyze their situation and devise collective strategies to solve their problems;

- To provide a vehicle for promotion of economic activities and economic self for better living;
- To establish gender equality in society;
- To develop social status in family and society;
- To encourage poor women to save and utilize their savings so as to lend to the needy;
- To reduce dependency on money lenders;
- To build up savings as old age security for women;
- To build up confidence and mutual support for women striving for social change;
- To establish linkages with banks, government agencies and other related institutions for socio-economic development.

Thus, it can be said that the primary purpose of organizing the unorganized poor women is to create better living conditions for them and better working conditions so as to empower them as a class.

GOVERNMENT AND NON-GOVERNMENT INITIATIVES

The Arthur Lewis theory of dualism seems to have failed in India[8]. As propounded by this theory, with development the modern cities become centres of employment and the organized sector here absorbs the surplus of the unorganized sector. The situation witnessed currently in India is rather different. According to Parthasarthy[8], the share of unorganized sector in national income has been declining but the number in the unorganized sector continues to swell.

The government, being the largest caretaker body of the country, has formulated policies and programmes to protect the unorganized sector, especially the women. Some of its interventions could be listed below as under :

Constitutional Provisions:

Women's rights and well being have been given due consideration under sections : A-14, A-15, A-15(3) A-16, A-39, A-51 of the Constitution of India, Part III(Fundamental Rights).

Five Year Plans (FYP):

The FYP, which were the instruments for planning in India, emphasized and reinforced the concepts of schemes and programs denoting development. The FYP addressed the needs of women within the Social Service and Social Welfare Services Sector. Until the Fifth plan(1974-1979) there was no major effort for the development of women through the plans. Women's issues received due emphasis for the first time in the Sixth Plan(1980-85) when a separate chapter on women was introduced. Some of the important policy documents, which were produced by the government, included - National Perspective Plan(1988); ShramShakti Report(1988) on self employed women and women in the informal sector.

Schemes and Programmes:

The government introduced the TRYSEM, IRDP, DWCRA programmes in the 1980's under which loans were given to the women for taking up activities such as sewing, embroidery, poultry, pickle making, etc. These programmes are now not in operation and have been replaced by a new scheme called the "Swaranjayanti Gram Swarozgar Yojana(SGSY)". This new scheme was launched on 1st April 1999 and all the unspent balance from schemes like IRDP, TRYSEM, DWCRA, Ganga Kalyan Yojana and Million Well Scheme, was consolidated under the SGSY scheme. The SGSY is a credit-cum-subsidy programme with the main objective to build the capacity of poor by organizing them into groups or individuals and to provide them with financial package.

Differential Interest Rate Scheme (DIRS):

This scheme targets at helping the poor including the women by providing them loans at a differential rate of interest which is much lesser than the market rate of interest. Under this scheme, loans upto Rs. 26,500 can be availed to be repaid back within 36 months. Loans to groups rather than the individuals are encouraged under this scheme.

Small Scale Industries Scheme(SSIS):

This scheme helps in the provision of the raw materials to the persons in need so as to enable them to set up their own work.

Minimum Needs Programme(MNP) and the Public Distribution System(PDS):

Both these programmes are meant to raise the consumption level of the poor. The PDS aims at distribution of the essential commodities through the ration shops while the MNP facilitates essentials such as education, health, water, house, electrification, rural roads, etc.

Support To Employment for Women Programme[STEP]:

Introduced in the 7th plan, the STEP extends technical, institutional and organizational support to women in certain sectors, such as agriculture, dairy, fisheries, handlooms, crafts, etc. The programme's focus is on women workers below the poverty line.

National Credit Fund For Women:

This fund was set up in 1993 by the Department of Women and Child Development. A sum of Rs. 31 crores has been set aside to promote income generation and enterprise development among poor rural women. Under this scheme, credit is channelized through NGOs. Interest on loans given to NGOs is levied at 8 % and NGOs in turn are permitted to charge upto 12 % from the beneficiaries.

It is, however, to be noted that the government has come under the severest criticism when it comes to the development of this sector. The budget allocation shows that the social sector does not get due importance from the government. The legislation are enveloped with glaring implementation loopholes be it the Equal Remuneration Act or the Minimum Wages Act. The NGOs which were set up to assist the government in its functioning too are running towards greener bucks. They aim at getting funds without imparting meaningful services to the target groups. The NGOs effectively working for the cause can be easily identified and some of them are : SEWA-Ahmedabad, WWF-Madras, Cooperative Development Foundation-Hyderabad, SPARC-Bombay, Action India, Sabla Sangh-Delhi, and Holy Cross Social Service Centre-Bihar.

SOME SUCCESS STORIES

Self Employed Women's Association, Ahmedabad, Gujarat (SEWA)

SEWA, which started as the women's wing of the TLA in 1971, is the internationally known success story of Ela Bhatt's efforts at organizing the poor women. Starting as the TLA's women wing with the primary objective of imparting training and skills to the poor women, the wing realized that the nature of problems of these women could not be eased by these activities and that they had to be tackled in a comprehensive manner. The women's wing thus decided to convert itself into a union which it finally did after much fight. Later it dissociated itself from TLA. The union realized that the women needed to be organized so that they could fight for their rights. It brought together bidi rolling workers, garment and textile workers, petty vendors, agricultural and landless labourers, scrap gatherers, loading crews, cart pullers to name a few and formed them into co-operatives. Today SEWA sponsors 71 cooperatives. SEWA assists each co-operative to develop financial and managerial self sufficiency. SEWA co-operative bank provides with the working capital. Each co-operative has a unique history of

struggle and development. Organizing is the core of all the activities, essential part of struggle and development. This is because SEWA has seen injustice at various levels which can only be fought in an organized manner. SEWA is not only known as an institution but a movement in itself.

Holy Cross Social Service Centre, Hazaribag, Bihar [HCSSC]

HCSSC is a break through into the culture of silence. It is an innovative experiment in women's thrift and credit which has organized the local women around the concept of Self Help Groups.

For the last seventeen years the Centre has been involved in the development of the poor and the marginalized people, with special emphasis on women. It has brought them out of their houses to enable them to join the mainstream of development. The formation of the self help groups has become its main thrust through which activities such as agriculture, irrigation, income generation programmes, legal aid, health, etc. are channelized towards the local women. The money lenders, as identified by the Centre, were the main speed breakers of development in that area as all the efforts and hard work of the poor was drained away in the form of high interest rate(70-150 % per annum). Thus HCSSC initiated and facilitated Self Help Thrift and Credit Groups especially for women. After much hard work of operating in the heavy monsoons and finding their way through the muddy waters or being held up in the forest which had become recurring phenomenon for them in those days, today HCSSC can boast of spreading its wings in 250 villages of 5 blocks in Hazaribag district. It is working with 5143 women members and 130 youth male members through self help groups to achieve the goal of empowerment.

Kutch Mahila Vikas Sangthana, Gujarat [KMVS]

KMVS is a women's organization, jointly sponsored by Janvikas, Ahmedabad - a voluntary organization and Gujarat Women's Development Corporation. The Sangthana is working intensively with women in the northern region of drought prone Kutch in Gujarat for the last three years. It has organized 2,400 women and 50 Mahila Mandals in five talukas. Women are being mobilized over issues of economic rights, control and management of natural resources. It has mobilized women at two levels - as pressure groups to create an impact on government and its policies and at grassroots to self manage various activities relating to health, literacy, production and issue based marketing of their products. It has also been lobbying for artisans' demand for policy measures and legislation. Groups of women artisans have been participating in issue based exhibitions[3]

SOCIAL WORK APPROACH TO ORGANIZING: A Proposed Framework

The universal features of social work services in the advanced capitalist countries have led some theorists to argue that social work can only be properly understood as a direct product of the social and economic structure of the nations[6]. Thus, the social worker going in for organizing a group or the community would be doing with certain specific objectives which would be directed towards creating better adjustment of the people within their social and economic set up. This would be attained by[10] :

- Helping people enhance and more effectively utilize their own problem solving and coping capacities.
- Establishing initial linkages between people and resource systems.
- Facilitating interactions, modifying and building new relationships between people and societal resource systems.
- Facilitating interactions, modifying and building new relationships between people within these resource systems.
- Contributing to the development and modification of social policy.
- Dispensing material resources.
- Serving as agents of social control .

The professional social worker going into the task of organizing will find some level of disparity between what has been taught at the social work schools and what is experienced in the field. The activists explain this situation by saying that there is no substitute to experience when it comes to actually working in the field. This is because there are no ready made solutions to a problem and no two situations are identical. However, certain criterion needs to be evolved while working at organizing a group of women. The author proposes a multi-phased programme for organizing the poor women from the perspective of a social worker. A proposed framework has been suggested as under :

Problem Recognition and Need Identification Phase:

The organizer will first be required to understand the problem that needs to be addressed. Since people are dependent on the environmental systems for survival, the organizer will have to diagnose the source and size of the problem. Is it that the existing resource system is inadequate, insensitive or the group is unaware. This could be established through systematic primary data collection.

Primary Data collection Phase:

This will help the organizer gather necessary knowledge about the structure of the society in general and the target population in particular. This could be done by a survey of the area to apprise oneself with an in-depth profile which would include knowledge of the socio-economic profile of the people and women in specific. This would be required to be substantiated with in-depth knowledge about the available resources such as local government, voluntary organizations, panchayat, judicial support, education systems, etc. The organizer will be at an advantage by studying the social needs of the people, the class and caste dynamics prevailing, the local politics, etc. Sometimes the local politics and its understanding plays a significant role in sustaining any developmental programme.

In both these steps, the method of Participatory Rural Appraisal could be suitable which assumes a greater participation of the local people in the process.

Process Initiation Phase:

This will be done for initiating the change relationship. Regular meetings with the women around the identified issue which could be anything from family planning to savings to income generation programmes, will set the ball rolling. The women need to be introduced to the concept of self-organization which could be either organizing them around the mahila mandals or the co-operatives or self-help groups. If the concept is accepted by the group, it is a green signal for moving ahead.

Consolidation Phase:

Intensive and extensive meetings are needed with the women to arrive at a definite membership. This is the phase when many interpersonal conflicts and dynamics are likely to surface and will need to be resolved. For instance, it has been observed that women from the relatively upper strata will usually avoid mixing with the low caste women. This can be taken care of by holding the meetings at a common official place rather than at someone's residence. At such meetings, the fears, anxieties and tensions of the women around this new concept should be discussed and explained. Leadership patterns are likely to emerge by default and the mutual code of conduct should be developed by the members with active support from the organizer rather than imposing from outsiders.

Sustenance Phase:

Sustenance of interest in such an organization is very important for the success of such initiatives. Experience has shown that somewhere this gets diluted or is not effectively furthered. Thus the task of radicalizing the workers is very important in providing stability to the organization. The best method of radicalizing the workers, according to

an author[1], is to expose them to the economic differentiation and to open up channels of communication between them and the referred group of organized industrial labourers. In the absence of such a reference group which would be the situation most of the times, the strategy developed by the National Labour Institute of creating this level of awareness by providing visual effects of organizing themselves would be helpful. In case motivating the unorganized workers around a common action programme does not serve as the motivating factor then this could be done by getting them together around the concept of income and employment generation activities as is being done by the Bangladesh based NGO Proshika.

Training Phase:

Training programmes and regular meetings with the members should be organized till they are fully equipped and are confident to handle their problems. Though, beyond a stage, the emphasis should be shifted to self-learning with assistance from referral bodies.

Monitoring & Evaluation Phase:

Regular monitoring and evaluation of the programme is an integral part of the initiative and helps in determining the success of the programme. Improvement should be measured both in quantifiable and qualitative terms.

Conclusion Phase:

The exercise should commence with achievable targets and once the group is in the vicinity of these targets, the conclusive phase of the programme should be announced. By this time, the organizers should be convinced about the readiness of the community to cope with its future needs and problems. However, the conclusion of one initiative may lead to beginning of the next initiative.

PROFILE OF THE ORGANISER

Though there is no fixed profile of an organizer, a good organizer is expected to exhibit the following characteristics in action :

- Have faith in the inherent worth and dignity of each individual;
- Accept the members as they are and where they are;
- Have faith in their capacity to change through self help;
- Understand each person and each situation as different;

- Move with them at their pace;
- Provide equal opportunities for growth and development to all members;
- Create self awareness amongst the members;
- Enable them to move from simple to complex situations;
- Maintain a non-judgemental attitude;
- Have faith in right for self determination;

A good organizer should be able to imbibe these principles well in his functioning. Rapport formation is very important and requires lot of time in the beginning. Once this trust is created, working with the target group becomes easier. Given the patriarchal character of our society, organizing the women means an additional task of building a rapport not only with the target group but also with their families, particularly husbands. Quoting an instance when a social work student who was trying to bring the women together to form a mandal, found that though interested they were rather irregular in the meetings. The household factors were identified as responsible. The same worker got the clue to her problem when she saw the entire community getting together for going to the electricity department when the illegal electricity was disconnected. The strategy thus identified by her was that involvement of the families in any programme that is to be initiated with the women, is a must.

IN NUTSHELL

Due to their prevailing circumstances of powerlessness, the poor women find it difficult to come together and organize themselves on their own. In such a condition, bringing social change is not easy and success of such an initiative is also doubtful. But this could be made possible with the intervention of professional social workers, philanthropists and the like minded individuals who by framing a set of criterion would enable the women to organize themselves. By systematic organization and firm conviction that they can do it on their own, nothing can hold the poor women back from transforming their own little world as has been demonstrated by SEWA and others.

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