

Vol 4 Issue 2 March 2014

ISSN No : 2230-7850

International Multidisciplinary
Research Journal

*Indian Streams
Research Journal*

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RNI MAHMUL/2011/38595

ISSN No.2230-7850

Indian Streams Research Journal is a multidisciplinary research journal, published monthly in English, Hindi & Marathi Language. All research papers submitted to the journal will be double - blind peer reviewed referred by members of the editorial board. Readers will include investigator in universities, research institutes government and industry with research interest in the general subjects.

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**“SELF EMPLOYMENT AS SUSTAINABLE EMPLOYMENT”-
A STUDY ON SELF EMPLOYED WOMEN'S ASSOCIATION
(SEWA) GUJARAT, INDIA”.**

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Abstract:-SEWA is a labour union of the self Employed women workers engaged in the Informal Sector of the economy. Informal sector includes all rural and urban, agriculture and non-agriculture. SEWA aims at full employment and self reliance. By full employment we mean employment that ensures food security, income security and social security at the household level. We urge the trade unions and the women's organizations in India to participate actively in the struggle for full employment, a more humane working life and social justice.

Keywords: Self Employed Women's Association (SEWA) , Sustainable Employment , agriculture , social security .

INTRODUCTION

Employment

Full employment has to be the foundation stone of any moral and rational economic model. The society which leaves millions unemployed cannot morally justify its economic systems – no matter high growth. Gandhi called economic poverty a moral collapse of the affluent. The link between poverty and growth is employment. The value of employment, Both for individuals and for our societies are very high. For the individual, work implies income as well as participation in production process of the country. It is the feeling of community and self esteem that is derived from work. And, for society, unemployment implies waste of productive resources. No existing society is so rich that such waste can be defended. Therefore, I strongly wish to emphasise – something that is self evident to trade unionists but which is questioned by others – that the right to work for every adult able - bodied person is a fundamental demand that may not be compromised. We reject economic theories in which unemployment is not considered a deep human tragedy but merely one instrument among several for fighting inflation.

The Self Employed

The production and work relations in a subsistence economy are centered on the individual or family unit owning its own resources for survival. If work where individuals meet their basic needs from their own resources by creating their own opportunities for survival is called self employment, then traditional subsistence economies can be called largely self-employed. With the industrialization, the modes of production shift from work being done by hand to machine, from home to factory. Technological change did not necessarily remove exploitation. Concentration of resources in fewer hands in fact accelerated exploitation.

Organised industry, organised labour, organised services became more and more significant in the economy of the industrialised countries. But in my country, as the economy as a whole has not become industrialised, only small section of the work force i.e. 8 to 10% work under an employer-employee relationship, with a recognised protection of labour laws and social security. The remaining 90% of the working population earn their livelihoods by finding their own self created niche in the economy and are left to fend for themselves. They are workers but without the security of work, income or social protection, hence a vast majority of them are poor. They are the 'self employed workers', as SEWA has preferred to call them. The

economists and policy makers have described them as informal, peripheral, marginal, and residual. These are negative terms that give them inferior or ‘unwanted’ status, whereas in reality they contribute a lot to the economy. To reclaim their positive status, SEWA has from the beginning recognised them as self employed workers.

Self Employed Women

SEWA is a union of 2, 50,000 self employed women workers, hence I shall dwell on the status of the women in the self employed/informal sector. Recent studies done by WIEGO*, states that the majority of economically active women in developing countries, except in Latin America region, are in the informal (self employed) sector. Also, the share of women in the informal sector is higher than their share in the total labourforce in most countries. Relatively few women are employers who manage their enterprises. The majority women are working as homebased producers on piecercate, in manufacturing as contract labour, unpaid family work, in construction, transportation services, as petty vendors/hawkers and as casual workers. The women earn less than men within the sector. In essence, there is a significant overlap between being a woman, working in the informal/self employed economy and being poor. Gender – based discrimination and segregation largely explain the overlap. Removal of the genderbased discrimination and segregation in labour, capital, factor and product markets would have equal or greater effect on women’s employment and incomes.

Private, Public and People Sector

The private and the public sector at present dominate the economy in terms of control and visibility. Prices and markets are generally controlled by these sectors as are the laws and policies. However, recent years have seen the public sector giving way to the private sector as more and more industries and enterprises earlier controlled by the public sector are being privatised. Both these sectors leave out the small producers, vendors, service providers who predominate in rural areas and in the informal sector in the urban area, I call this vast system of producers, vendors, service providers, labour with its network of formal and informal organisations as the People Sector.

All three sectors - the private, the public and the people sector have been interdependent on each other. Whereas much of the actual production is in the people sector, it depends for its marketing on the private or sometimes the public sector. In agriculture for example, although most produce is grown by small farmers, the markets are controlled by the large private traders or by the Food Corporation of India. The infrastructural supports such as electricity, transport, water have generally been provided by the public sector, although the private sector is beginning to take over some infrastructural functions. The public sector banks and the private moneylenders have been, till recently the main source of credit for the people sector.

However, the interdependence has rarely been on equal terms. The people sector has never had a level playing field but has been dominated and controlled by both the public and private sector. The terms of trade have been heavily weighted against the people sector. An artisan who makes products out of bamboo, for example, faces a raw materials (bamboo) market dominated by a monopolistic Forest Department, and a market for finished products dominated by a single trader or a cartel of traders, operating in the area. In both these markets, the terms of trade are against the actual producers. Furthermore, neither the public nor the private sector has encouraged growth of people sector organisations, but have tried either to suppress or supplant them, or to control them. For example, it has been our experience that poor women’s production (e.g. bidis) co-operatives have, as soon as they are successful, been taken over by private companies. Similarly, the Government has often tried to destroy the independence of co-operatives by putting Government administrators in charge of them.

Self Employment within People Sector

Employment Promotion and Protection

Most of our thinking about employment creation or promotion is heavily influenced by the models of the North. Employment is seen as ‘jobs’, generally in the private sector, and a discussion of growth of employment generally revolves around how many new industries or new enterprises, will be set up and as a result how many people will get jobs. This new employment is almost completely in the form of employees (formal or informal) within an enterprise. However, as we have seen, employment in India, and indeed in most developing Countries are in the self employed that is the people sector. So, if we are to think of strategies for promoting employment we should be thinking of strategies within the people sector.

There are planners and policy makers who believe that the growth of private industry will indeed lead to growth of employment in the informal sector, by promoting certain forms of labour such as contract labour, putting-out system and other methods of disguised wage labour. While this may well be true, a strategy which concentrates on growth of industry or GNP, without a definite focus on employment, may well end up with growth without employment. Alternatively, the growth of informal sector labour may just be a shift of labour from the formal to informal sectors with a consequent decline in the wages and living and working conditions of the workers. So while growth of private industry is certainly desirable, it may not lead to much growth in employment.

What is needed is the promotion of the people sector in terms of (I) Productivity,

(ii) Access to markets and capital, (iii) Better terms of trade, (IV) More effective organisational and managerial capacities, (v) and enabling policies. This will definitely lead to a growth of both GNP and of employment particularly self employment. Let me elaborate briefly on each of these inputs, based on our SEWA's experience.

Increasing Productivity

The producers in the people sector generally suffer, in comparison to the formal sector, from a low productivity. This is generally not due to a lack of hard work, since most of them work long hours, but due to a lack of skills, of proper tools, lack of assets or inputs or lack of knowledge about new techniques. Here I would like to draw on my experience in SEWA to give some examples of low productivity and strategies for dealing with it.

Lack of skills required by the market seems to be a common problem of these workers and providing them with these skills often leads to a dramatic improvement of employment opportunities. In SEWA's experience, artisans such as block printers, handloom weavers or stitchers generally do have a skill that they have learnt traditionally, but since market requirements have changed, these skills need upgrading and adapting to new designs. Furthermore, the artisans need to learn to adapt to the quality requirements of modern markets. We have found that if these artisans are brought in contact with modern designs and requirements of the modern markets, with some input of training, they quickly learn the skills required to enter these markets.

Similarly, traditional mid-wives who had the traditional skills of child-birth have been given training in SEWA of modern child birth, family planning and clinical techniques and have become para-medics. They have formed their own mid-wives co-operatives and have become popular, especially in the rural areas. More modern tools, when made available to such workers enhance both employment opportunities and productivity. Electric powered sewing machines, irrigation pumps, pneumatic tyres for hand-carts, small power tillers, drip irrigation systems for dry areas, or small-scale paper recycling plants - these are all tools that SEWA members have used to increase their productivity and be more competitive in the market.

Compared to the other sectors, the people sector is generally asset-poor, and this leads to a lower productivity. For example, the small and marginal farmers tend to own land which may not be enough for their needs and which are generally of an inferior quality. Most rural families would like to own livestock, but many cannot. And except for the large farmers, the number of livestock owned may be of poor quality and not enough in number. For a home-based worker her home is also her work place, but it is difficult for her to own this asset. One of the main attempts of SEWA members is to create and own assets and improve their productivity this way. SEWA Bank is a women's co-operative bank in which SEWA members save and as soon as they are able, they take loans to acquire assets. These may be a handcart, a house-cum-workshed, a piece of land, a well, a handloom, a sewing machine, a cow or some chickens. These assets improve the family income by increasing productivity, or adding an additional source of earning and diversifying the resource base.

Reaching Knowledge

One of the most unfortunate consequences of the economy into these different sectors is that, although knowledge and techniques grow more and more sophisticated for the private and public sector, this growth of the knowledge has not really reached the people sector. In SEWA, we have tried to reach modern techniques to our members with very positive consequences. In agriculture, the Agriculture Universities have given training and technical guidance to marginal farmers and members of land co-operatives in modern agricultural practices and has taught them about new varieties of seeds and plants and how to use them. The landless women and small farmers have formed themselves into small cooperatives to improve the conditions of their own private small holdings, or to develop common wasteland. This gives them a steady and secures livelihood as well as improving the environment of their villages where they live.

Many parts of India today are facing a severe problem of water shortage, leading to lack of drinking water, water for cattle and for irrigation. Progressive desertification has led to erosion to livelihood. SEWA members have begun to restore their employment by learning and using modern techniques of water harvesting such as plastic-lined ponds and small check dams. Similarly, the health workers have learnt about modern drugs and their use and have formed a health-workers co-operative which gives them employment and delivers a service to the community.

Access to Markets and Capital

The people sector does have access to both markets and capital, but they are the most monopolistic markets and the most expensive capital. Since the producers in the people sector are poor, often women or other disadvantaged groups, they have neither the finances nor the knowledge nor the contacts to reach better markets. A small grower of tomatoes usually has to sell her produce at the village level to the traders at half the prices he could get from the city. An embroiderer has to sell her exquisitely embroidered skirt to a trader at one-tenth the price it will finally sell for. The small salt producer cannot hire a railway wagon to the wholesale market and so has to dispose of her salt at a fraction of the real price. The handloom weaver buys scarce yarn at double the price that the weaving factory gets it. The leather worker has to give up her trade as all raw leather

in the area has been exported.

Similarly for capital, a vendor has to borrow at 10 to 15 percent per day from the money lender, while the banks are lending to businesses at the same rate per year. A marginal farmer has to mortgage her land, and all her rights to produce on it, during a lean year, as she has no access to cheaper sources of credit. Seeds are borrowed at sowing season, to be returned with 250% at the time of harvest. SEWA has found that employment opportunities are enhanced several-fold when the people sector is directly linked with the mainstream markets. For example, the women in the Santalpur desert area had intermittent employment and were earning a pittance when picking gum off trees and selling them to traders. But when these women formed their own co-operative and got linked with the licensing and selling agent, the Forest Corporation, they had steady employment. By forming co-operative village dairies and linking with the marketing federation, livestock owners were able to get a steady and fair price for their milk. The embroiderers could turn their occasional sale of products into a full-time employment earning opportunity when they acquired their own shop in the city. Bamboo workers could buy bamboos at one half the price when they went to another state and bought in bulk.

Organisational and Managerial Capacities

This is perhaps the main key to furthering employment creating and managing organisations within the people sector. The small producers do attempt to come together to strengthen themselves as I have described earlier. There is practically no documentation on unregistered groups, but in India the Co-operative movement has been an alternative means for these workers to strengthen their access to markets, resources and policies. NGOs, too have been important in creating economic organisations for them as have Government organisations such as Handicrafts or Fisheries Corporations.

In SEWA, our members have formed economic organisations and have found a wide variety of organisational forms depending on the area, the activity and the capacity of the members. Urban members who are more literate and have more access to services, have formed registered co-operatives. So have the milk producers as they could fit into an already existing co-operative infrastructure. Service providers like health-care and child-care workers have formed cooperatives of a new type. About 100 of SEWA co-operatives have now come together to form a state-level women's co-operative federation which now provides training and policy support as well as marketing services to its members. The federation has a huge task ahead. However, women in the scattered villages found the co-operative laws too cumbersome, so they formed Government sponsored groups (called DWCRA), which have simple rules and are registered with the Government. These groups have come together to form Associations which provide them with infrastructural support.

SEWA members meet their credit needs by forming a Women's Co-operative Bank; however the bank deals with its members through unregistered groups and their Association. In the rural areas where water is a scarce resource, the producers have formed Water Committees to deal with the water management including access to more and better sources of water.

Enabling Policies

However, the people sector can only flourish if the policies and economic environment give it the space to do. With a little encouragement, and in spite of much against it, this sector has survived and grown in the last decades. An enabling environment would allow further growth resulting in enhanced employment, better earnings and more control of producers over their own economies. The first of these policies should be liberal laws which allow for many different types of democratic economic organisations like co-operatives. These laws should allow maximum control to their members with the government, of course, having the right to prevent gross misuse of funds. While liberalisation has been the order of the day for the private industry, the people sector still labours under heavy bureaucratic controls. Raw materials can only be obtained by licenses; Co-operative Banks are not allowed to operate in large areas; forest produce is still owned by the State and inaccessible to local gatherers and producers; village water resources are managed by the State in spite of people's ability and willingness to manage them. An enabling policy should recognise the bureaucratic barriers to growth of the people sector and remove them.

Access to resources and organisations hitherto controlled by the State is another area which can foster growth. At present many resources - land, forests, water bodies even Corporations and Companies are owned by the State. It has been recognised that these should be privatised, but many of these resources would be more productively used and generate more employment if they are handed over to the people sector. For example, lakes can be managed by fisher people's groups; Handloom Corporation and Yarn Companies can be handed over to weavers groups. It is important that policies be formulated to bring new techniques and ideas to people sector. At present the technical universities are funded by the Government to do research and training which does not reach this sector. These policies should be changed to encourage researchers and trainers to reach the enterprises in this sector.

Similarly, infrastructural and management support which only reaches the people sector incidentally, should be funneled into the people's enterprises. Credit policy today discourages the formation of these enterprises with its exclusive focus on the small individual borrower or on large corporate borrowers. This should be changed to allow more and larger credit to reach these enterprises. Perhaps the most important enabling policy, however, is to recognise the people sector, its vast size and strength, its employment potential and its people - centered enterprises. Once it is recognised and given a place in the national economy, full and better employment will follow.

Addressing Women’s Health and Related Issues in SEWA

Health

Involving local women and especially dais in the provision of health services.
Identifying active village and urban dais and helping them obtain identity cards. In this way, a register or census of the state’s dais can be developed, and dais get visibility and a voice.
Sharing information to enable women and their families to stay healthy through training and other educational and preventive measures.
Integrating traditional health knowledge, preserving and propagating this among our members.
Controlling and curtailing the spread of highly infectious diseases like T.B. and AIDS.
Dealing with the issue of rising health expenditure among the poor in various ways – education, low cost drug shops and health insurance.

Child Care

Including overall child development – not just health and nutrition – in all child care centers.
Spreading child care centers to all villages and urban ‘mohallas’ – at least one per village or urban neighbourhood, serving infants and young children according to their mothers working hours
Collecting and developing resources – financial and others from workers employers and the government for the proper running of crèches

Insurance

Expanding to the poorest of women and their families, yet remaining viable
Expanding risk coverage to women and their families including women’s health, maternity benefits and children’s health.

CONCLUSION

In today’s world of labour and business, it is becoming increasingly difficult for an individual poor to survive in subsistence economy. Individually he or she cannot sustain self employment in true sense of the term self-employment. Self employment does require entrepreneurial spirit and skills to take risks. This can come (only) through collective strength and group entrepreneurship i.e. through building poor people’s own organizations that produce goods and services and sell in the mainstream market.

Various capacities of the people’s organizations need to be urgently developed to stand firm in the present competitive markets – both local and global – lest they get completely swept away from the world of work in developing countries. The people’s organizations are today waiting for committed, adequate investment and risk - share by the world’s highest organizations as well as their own governments.

Thus, SEWA is a back bone of the Indian economy

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