

# Self Employed Women's Association, Gujarat

## A case study

### **Table of Contents**

1.Introduction.....	1
2.Emergence of the SEWA ICT and the CLC initiative.....	2
(a)IT training.....	5
(b)Use of mobile phones.....	7
(c)Village Resource Centre (VRC).....	8
(d)Membership Management System (MMS).....	8
3.Other technology initiatives and collaborations of SEWA.....	9

#### **1. Introduction**

Self Employed Women's Association (SEWA) began as a women workers' association of cartpullers and headloaders in Ahmedabad during 1971 when the cloth mills were flourishing. It was registered as a trade union in 1972 and increased the kinds of livelihoods that it covered and pulled in more and more informal sector women workers into its folds. Till 1994 it had a predominantly urban membership due to its origins, but with the rigour of organising which took in the heart of the women's movement in India during the 80's, their base in rural Gujarat grew. In 2006, of SEWA's 4,83,012 members, 60.77% were rural and 39.23% were urban (SEWA, 2006).

SEWA has a clear mandate of working with poor, self-employed women workers who earn their living through their labour or small businesses and are a part of the informal unprotected labour sector of the country which constitutes 93% of the country's labour population. Clear trends of feminisation of informal labour has meant that often women's work is invisibilised and their rights as workers remain unrecognised. As the website mentions "SEWA's main goals are to organise women workers for full employment. Full employment means employment whereby workers obtain work security, income security, food security and social security (at least health care, child care and shelter)". SEWA is guided by Gandhian philosophy and their approach to social change is shaped by the principles of "the principles of *satya* (truth), *ahimsa* (non-violence), *sarvadharm*a (integrating all faiths, all people) and *khadi* (propagation of local employment and self reliance)".

SEWA has also reiterated that it views itself both as an organisation and a movement which is located at the confluence of the labour, cooperative and the women's movement. Since its inception SEWA has diversified and institutionalised itself into several branches such as the Shree Mahila SEWA Sahakari Bank Ltd., SEWA Academy, SEWA Insurance, Gujarat Mahila Housing SEWA Trust, SEWA Research, Hansiba, SEWA Trade Facilitation Centre among many others, who have each developed their own expertise and have been realised out of the needs of the women.

As a workers trade union SEWA has been cognizant to the effects of globalisation on labour and have explored through their research, consequences such as “a lagging behind of the productivity and wages of the unskilled as a result of global and national technical progress; an increased vulnerability and insecurity in the new market and trade oriented world, despite significant benefits of these same trends; and a decrease in bargaining power of unskilled workers as a result of the greater mobility of capital and skilled labour”<sup>1</sup>.

SEWA has also engaged with technology since the 80s when it began its initial experiments with using video as a means of documenting womens issues and relaying them. Since then technology use has evolved and diversified within the organisation. Reema Nanavaty, the Director, Economic and Rural Development, explains that SEWAs approach to technology is to understand how, when technology is put in the hands of women, they can best use it to bring out the issues they have been confronted with. She keenly felt that technology had to be centred in the need of the people and not of the technology industry. Keeping their approach and notion of empowerment in mind, this paper specifically surveys SEWA's Information and Communication Technology (ICT) initiative intertwined with their decentralised system of institutions named the Sanskar Kendras / Community Learning Centres (CLCs).

## **2. Emergence of the SEWA ICT and the CLC initiative**

The ICT initiative at SEWA finds its roots in a visit by Ex-president Abdul Kalam who shared the need for engaging with technology and a large donation of used computers that SEWA received from a corporate in the year 2003. This was also the period around which computers had been installed in schools and were increasingly being put to use in government offices. Where competencies were clearly lacking there was an environment of curiosity regarding the technology and private business of taking computer classes were beginning to flourish in small towns and district headquarters.

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<sup>1</sup> <http://www.sewa.org/> (November 2011)

SEWA began its engagement with technology by installing the computers in the houses of a few of its members in the villages with the idea of reaching out to the 'last mile' village, where usually technology and infrastructure did not easily reach. These member women were also taught how to use these computers. This experiment yielded the insight that while curious members of SEWA did visit the house of the woman where the computer was installed, many non-members hesitated, indicating the need for a common space more accessible to all. In a parallel development, SEWA had increasingly been feeling the need to be closer to the villages and the members and had been considering how to decentralise their outreach work further from the district offices. It is from the convergence of these two requirements that the concept of the Community Learning Centre (CLC) evolved.

The CLC was visualised as a central common space to ideally serve a cluster of 15 to 20 villages in a diameter of five to ten kms. In some regions such as Kutch, where distances were more, a CLC was to serve the villages within 15 to 20 kms around. The CLC was also to be equipped with basic IT tools such as 2-3 computers (with Internet connection where possible), fax, photocopier etc. and staffed by the women members who had received the initial training.

“The location of the CLC was an important point of discussion as SEWA, from its previous experience, knew that without the ownership by the community, the programme would not take off”, shared Rushi Laheri, Manager of the IT Initiative at SEWA. It was important to find a place which all villagers could frequent and many options were tested including rented spaces, school premises, Panchayat offices etc. The CLCs were set up in consultation with the women members and the approval of the community. ICT training became an integral part of this system, where previously trained members took classes for other members. Initially only members were attending the workshops, yet as word spread, non-members also began coming. As Rushi explained, “There were several reasons why our trainings worked. The private training institutes were often expensive and the training itself was conducted by men and were usually available in district headquarters or small towns only. Our training space was closer to the villages, the trainers were mostly local women they knew and hence felt safe sending their daughters to, and lastly, the initial workshops were free and even when we charged a fees, it was much cheaper in comparison to the private classes”.

The CLC has a larger mandate than providing ICT services. The logic of being closer to its members embedded in the concept implies that several activities of the various parallel departments of SEWA, find a space to function. In focus group discussions, members felt that having the CLC close to them has meant lesser cost and time travelling along with a provisioning of reliable services

closer home. Co-ordinators shared that since the establishment of CLCs there had been a clear spike in the membership. They also shared that in their experience being closer in times of natural disasters, which regions like Surendranagar are prone to, is very useful and leads to quick response and relief.

While the location of the centre determines some unique activities it might focus on, all centres are organised in a fairly similar structure across districts. An independent trust is created at the district level, of which the trustees are selected from the member committees across villages and have a term of three years, meeting every two months for planning and monitoring. Under their direction a Manager or District Co-ordinator works and is in-charge of all CLCs and is supported by an administration officer and an accounts officer. At the CLCs, there are teamleaders for each CLC under whom come the organisers followed by the spearhead teams who focus on specific areas. Under the spearhead team is a set of volunteers and finally at the bottom of the organisation structure, are the members. For the IT programme, at the district level an IT co-ordinator is present who manages all the trainings in the CLCs in the district and trainers are present at the CLC locations.

Women members shared in focus group discussions, that the CLC space was used by them for several activities such as training, planning, workshops, meetings etc. It also served as a decentralised point where several dissemination and processing activities take place. For example, the Pij CLC visited for the research, served as a processing unit for the RUDI products of SEWA. It also served as the space where the data for the sales for the region was collated. This was true for other services such as the health, nutrition, agricultural etc work undertaken by SEWA in the region. The CLC also functions as a space where all can access information. Children, college students, adults come to the centre for various information needs ranging from filling forms of various schemes to checking their examination scores. Video footage and photos taken for the Video cooperative initiative of a sister concern within SEWA are also sent to the head office from the CLCs. CD copies of these videos which document womens issues are also taken here to disseminate widely.

Rushi mentioned that SEWA is considering changing the name of the centre to Business Resource Centre (BRC) making it increasingly oriented towards providing women with livelihoods and making the CLC an independent self-sustaining unit. Lalitaben, the co-ordinator of Anand and Kheda districts, shared that currently the expenses for the daily management of the CLC was managed by the fees charged for the trainings and through additional income generating activities

such as charging nominal amounts for use of Internet, taking printouts, making Skype calls etc. The larger costs of maintaining the infrastructure and equipment was still handled by the central office.

Below we look at the specific ICT related interventions of the CLC and how they have panned out in the organisations experience.

*(a) IT training*

By end of 2005 around 20 CLCs had been established. While the initial trainings had to be conducted by the central IT team in Ahmedabad, going from location to location, the decentralised network of trainers which was slowly built ensured that this was no longer required as the project evolved. The central team also had 10 day workshops for the trainers to teach them classroom and teaching skills. As the need for other kinds of trainings arose, trainers were given additional training and from those classes a cadre of trainers has evolved further. Several members and the coordinators shared examples of several of the women and men who have taken training from the CLCs accessing government jobs, joining schools as teachers or are working with private companies. Due to the expanding network of trainers, the central team now maintains only a small team of experts consisting of one IT Manager, two staff members who handled the trainings, two hardware personnel and one website manager. If additional competencies are required, then external experts are hired on a short-term basis. Emphasis is on finding local trainers and in the rare case that the trainings has not yielded a potential trainer, SEWA recruits a competent local trained outside the network.

Classes were initially taken for teaching Windows OS and using MS Office. The curriculum was created by SEWA at first, but the need of a valid certification which carried weight made them collaborate with the Microsoft programme called Unlimited Potential, where together a Gujarati curriculum was created and joint certification provided. Microsoft also provided its licensed products free for the duration of the period of this project. Post the project period, SEWA felt the need for the programme to become self-sustainable and hence introduced nominal fees for the various trainings being conducted. It was also felt that not having a fee structure made people value the trainings lesser and were often irregular or did not pay adequate attention. Having a fee ensured more serious students joined.

“In the first few workshops, people were still familiarising themselves with the idea of a computer and what it is capable of doing. Once they found out its utility, they were more forthcoming and the people who underwent the training spread the message for us”, said Rushi. There was an added

emphasis by the trainers to ensure that women were able to see the utility of the tools in their daily life. For example, the self help group women were taught how to manage their accounts on excel and the women attached to various SEWA activities were similarly taught relevant use. Lalitaben especially mentioned the use of computers for data collation and management - “Before we used to keep written records which were susceptible to damage”.

By 2007, 45 CLCs were established and there was a need to upgrade the computers which were being used by the CLCs. With the help of Microsoft, SEWA began tracing companies which discard computers every couple of years and were able to replace their old computers through this method. It also occurred to the central team that while software related issues could be handled by the trainers, issues regarding hardware still had to be handled centrally. To overcome this problem, members were trained in handling basic hardware problems at the CLC level and this led to a vastly better management at the CLC level. Demands for specialised software trainings for Tally, Corel Draw, Photoshop – also began to come and the trainers were given additional training to incorporate these tools.

The increased availability of Internet also brought the demand that the trainers teach the locals how to use e-mail. A major challenge facing the trainers was the familiarity of the locals with the English language. While some who were familiar with the alphabets were able to do phonetic typing, most others were unable to use e-mail. To evolve a more friendly platform SEWA collaborated with Google to create a Gujarati frontend of Gmail and people were given SEWA ids to experiment with. To deal with the issue of illiteracy, Google and SEWA worked on a voice based mailing system called Google Noticeboard. It had a pictorial interface and was easy to use. The limitations though were that this medium was used more to communicate between the CLCs than individuals and its scope was limited within google ids and SEWA ids. Women shared that when mobile phones had not become a common phenomenon in the region, the Noticeboard was used widely but since then its use has reduced. They did mention that they continue to use Skype for lateral or horizontal meetings in the organisation.

ICTs have vastly changed how SEWA itself functions. Through continuous training, staff members and many others are now proficient in using the Internet for sending e-mails. Reporting for various activities to various rungs of the organisation hence is often through mail. Several members, through SEWA Bank loans, have now even bought computers. Nainaben, co-ordinator of Sudrendranagar district, mentioned that fifty members had bought computers in that region.

*(b) Use of mobile phones*

The mobile phone has very high penetration even in the rural regions of Gujarat and a large percentage of the women in SEWA use them. Lalitaben claimed that the “mobile has become our medium, no one in the organisation works without it”. Having noted the market phenomenon, SEWA has exploited the network by collating phone numbers of members and others who wish to receive information and has also conducted trainings for learning to use mobile phones. These mobile phone lists are used for information dissemination of various orders. Firstly, one of the experiments with mobile phones undertaken by SEWA is the future pricing network. This is currently being undertaken for crops such as castor, cotton, wheat etc in 16 villages each in Mehsana, Anand and Surendranagar districts. Prices are obtained by the central office in Ahmedabad and then sent by mail to all the CLCs. From there it is blasted to the mobile phone database. For those who might not have access to a phone, a copy is pasted on the Panchayat notice board and for verification of the completed process, a SEWA member is appointed to take a picture through her mobile phone and send it to the CLC for confirmation.

Reemaben shared that this has greatly contributed in better decision making by the farmer, especially on their choice of crop, rates to sell and markets to sell in. Women members shared that before these prices were available, farmers did not know the market rates of their produce and often got cheated. They affirmed that they could now take more informed decisions. The information system attached to the mobile phone is currently not automated and involves manual messaging. Also a constraint is that most phones are not Gujarati enabled, implying that many cannot use this information.

The mobile phone is also a source of income for several of the members who have obtained phones which can be used as mobile PCOs due to SEWAs collaboration with IDEA. If anyone without a phone wishes to make a call, they can use her phone and make the due payment. One member, a saltpan worker from the Surendranagar region, shared how the pocket PCO was very useful in a medical emergency, where he would otherwise have to use a bull cart to travel, he was instead able to summon an ambulance. On the anvil is also a collaboration with AirTel for the Kisan Card option with IFCO which would mean farmers would receive agriculture related alerts five times a day.

SEWA members in discussion revealed that they had experienced a significant change in the organisation processes due to the advent of the mobile phone. Several of them clearly mentioned that their tasks were made much easier and they could work more efficiently and co-ordinate activities better because of the tool. The RUDIben for instance shared that where she would previously have to roam several villages to make her sale, now she can take orders on phone and

organise her route more efficiently. This was echoed by other members attached to the CLC. They also shared that the phone allowed them quick access of their collective which gave women the ability to call on them in times when they required support, an example of standing up to a bunch of eve-teasers through this method, was given. Communication regarding organisational meetings, planning, as well as information dissemination by the SEWA staff, also takes place through the phone. Due to this SEWA is actively encouraging members to own phones by providing them with friendly loans through the SEWA Bank. SEWA is also currently considering the option of introducing mobile banking.

(c) *Village Resource Centre (VRC)*

Those CLCs which are connected by satellite connections through a collaboration with ISRO are known as Village Resource Centres (VRCs). The idea behind the VRC was to provide expertise on various subjects which might not be easily available in the village through consultations and talks brought to the CLCs through the satellite transmissions. ISRO has collaborated with several expert based organisations including hospitals for this endeavour. This service was closed during the period of this research due to problems in the satellite but was expected to begin again shortly.

Women shared that they had organised and attended several of these sessions. In particular examples were given of the video conferencing held with agriculture experts who provided farmers with knowledge on managing crops better, use of fertilizers, seeds etc.. Several times farmers also took pictures of the issues in their fields using cameras provided by SEWA and bring them to show the experts for advice. Doctor consultations were also quoted, where the sick registered themselves and provided clear information on the ailments, to which the doctor responded in the conferencing sessions.

(d) *Membership Management System (MMS)*

SEWAs other large technology intervention has been in the Membership Management System, that is currently being developed by them. With a membership base which is tentatively touching four million, it is an important step for better management, shared Rushi. SEWAs membership is renewed annually at the cost of Rs. 5 per member which the volunteers or *agyavans* collect from the field and then deposit at the CLC. The old system at SEWA was a Foxpro based database management system where one had to input the new entries from scratch each year. Hence once the *agyavans* had collected the data on paper, it was sent to the central office where it was entered. To



make it more friendly to manage, add, maintain, update and use for monitoring and analysis, it was decided to upgrade the system.

Upgradation took place at the platform level, the nature of data and the methodology of the data collection. Once the CLCs had been established and competent trainers posted, SEWA felt confident about decentralising the process of data entry. This was first done at the district level and then further to the CLC level. Non-staff members who helped input data were paid for this effort. Also more data was collected about the members in order to support decision-making in the organisation activities. Even after the data entry was decentralised, the systems were stand-alone and data was collated centrally making the process cumbersome and increasing the possibility of errors to creep in. The advent of the Internet has made it possible for a live database that can be instantly updated from any location, possible and SEWA is currently exploring this option.

Data gathering remains manual even now and Rushi explained that the IT team was experimenting with a mobile data gathering application of Nokia. If it seemed that the women *agyawans* would be able to use it then they would consider developing one suited to their own use.

Discussions on the use of the database of members generated through this process, with district coordinators revealed that they were using the data for various purposes. This included allocation to services and schemes more efficiently, creating lists such as those who are BPL, for better disaster management, planning and monitoring, fighting for the rights of members who should be accessing government schemes.

### **3. Other technology initiatives and collaborations of SEWA**

SEWA is experimenting with several partnerships to build ideas. One of the major projects under consideration by SEWA currently is the mobile banking. SEWA is in conversation with the bank and a telecommunication corporation to discuss the possibility. SEWA has also explored GIS mapping in its urban regions. For example, GIS mapping of street vendors is being undertaken. It is also expected that the MMS for Gujarat will be completed in 2011 and then be expanded to other states in which SEWA works in India, the goal being to create an all India database of their membership. Several methods of increasing communication are being surveyed. SEWA is looking at purchasing licenses to run radio programmes along with increasing online reach of their videos through putting them online on youtube.

Collaborations extending from previous partnerships are also shaping. Google is shifting SEWA to Google Apps; HP Help provide SEWA with hardware based on need and also provide a training programme on rural entrepreneurship which eight SEWA members have attended; IBM partnered with SEWA for a research which helped developed its vision and potential for system management, they also gave them the idea of considering running decentralised call-centres.

Reemaben responded to the partnership with private corporations situation by stating that “they [private corporations] partner with organisations like us for either philanthropic reasons or as corporate social responsibility initiatives hence it does not really match with the needs we have and it does not build our internal capacities in the longterm”. She also felt that using technology was a quandary that SEWA was grappling with and in particular mentioned the feeling of being stuck “in a vicious circle of IT poverty” implying that with the domain of technology development lying completely in the private, it put development based organisations in the situation of constantly trying to keep up with technology instead of finding need appropriate technology.