

India: Hope dawns as women beat poverty

In the villages of India, women are organizing against poverty. With the backing of a team from the ILO Bureau for Workers' Activities (ACTRAV) hundreds of "self-help groups" have been set up. These groups now ensure a trade union presence in some of the most remote areas of southern India.

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Some 75 kilometres from Chennai, formerly known as Madras, lies Kanchipuram, the "city of the thousand temples". One of India's seven holy cities, Kanchipuram is an important place of pilgrimage for Hindus. Just next to a temple, beneath the scorching sun, Neela is selling souvenirs from her little stall. Aged 41, this smiling young woman sees herself as a survivor. A survivor of poverty. Her first husband, a truck driver, died leaving her one daughter and later the daughter died. In line with tradition, Neela "was remarried" to a man almost twice her age. They have two daughters and two sons. She also took care of her new husband and the four children. "If it were not for the project, I suppose I would have had to send my children out to work", she sighs.

"The project" – for Neela, the words seem to have an almost magical ring. The same goes for hundreds of other women we meet on the trail of the "self-help groups" set up with the backing of a team from the ILO Bureau for Workers' Activities (ACTRAV). These groups now ensure a trade union presence in the most remote areas of southern India.

Neela is a pioneer. Twelve years ago, when she joined the Indian National Rural Labour Federation (INRLF), she had never been outside her village, Keesavarayampatti. There, some 120 families try to scrape

a living from the land. Neela worked long days in the rice paddies to support her children and her ageing husband. Many of the men have left village to work as truck drivers or on building sites. Because work in the paddies depends on the whims of the climate. "No rain, no work, no income." In the south-east Indian state of Tamil Nadu, rain is often in short supply. From January to May, drought prevails, and the summer monsoons, from June to September, cover less than 50 per cent of the people's water needs.

In 1997, with her union's assistance, Neela set up the first self-help group. She and about twenty other women from Keesavarayampatti decided to set aside 1 rupee per day (1US\$ = 40 rupees). The money was kept in a chest belonging to the group. Six months later, they had about 3,600 rupees in the kitty – enough to raise a bank loan. Later, through the ILO IGP programme, the group was assisted to buy 15 cows. Seeing this, the Government as well as the Banks came forward to give them some more loans. "Before that", Neela recalls, "we didn't have enough milk for our village and our children used to drink black tea. Now, they drink fresh milk, and we even sell some milk on to other villages." Fired by this success, Neela went on to organize about 100 women. Today, the INRLF has more than 300 self-help groups.

So the goal of organizing Tamil Nadu's rural village women was met. That challenge had been set the year before by the lawyer and ILO activist Susamma Varghese. She soon became the lynchpin of a project financed by the Danish Government and implemented by the ILO Bureau for Workers' Activities.

The aim of the project is to integrate women from the rural sector into the unions. This is all about new organizing, of course, but it is also a response to a pressing social need. "Rural village women are the most vulnerable group in Indian society", Susamma explains. "If you take a look at their working conditions, you'll think you have gone back a hundred years in time. The labour legislation does not protect them. As for their living conditions, many of them see the poverty threshold as a distant horizon. Generally, they are far below it. So unless they can act as a group to take charge of their lives and collectively improve their lot, nothing will change. That's why union organizing was a must."

For many of these women, the first thing is to break free from money-lenders who have no compunction about demanding interest rates of 10 per cent a month! In the villages, stories of loan sharks abound. Avantiben Laxman, a woman from Bhadakya, near Indore in the central state of Madhya Pradesh, tells just such a tale: "My husband had borrowed 4,000 rupees (100 Euro) from his boss, a landlord, to pay for his brother's wedding. He had to work for four years to pay it off. The landlord docked it from his wages each month. In fact, there was virtually nothing left to live on. He never knew how much he had really paid back. He just toiled on in the fields to pay it. During that time, I had no choice but to take the children out to work with us in the fields."

Often, the victims of this usury are just one step away from debt bondage. According to figures published by the ILO in its 2001 *Global Report on Forced Labour*, more than 2 million Indians were still thought to be victims of debt bondage by the end of 2000. They have to work free of charge for somebody else for years on end, until

a supposed debt is finally purged. Parents indebt themselves for life in order to give their daughters a dowry and a wedding that does the family proud, to send a child to a good school or to provide a decent funeral for a loved one.

The great majority of bonded labourers are from the *dalit* ("untouchable") or *adivasi* (indigenous) communities. The debts they contract rarely exceed 10,000 rupees, but repayment through work can take many years, and this duty can even pass on from one generation to another, without the bonded labourers' ever knowing how much has finally been paid. Unfortunately, there is no shortage of people willing to profit from the distress of the poorest castes. So to get the self-help groups up and running, barriers had to be surmounted and suspicions overcome. Bhuribai, who set up a group in Joshiguradia, near the village of Dattoda in Madhya Pradesh, remembers one such problem. "Some people came along who said they wanted to help us save up and to raise loans for those of us who needed them. For the loans, they told us to 'save and your turn will come'. Too late, we found out that it was a swindle. They went away and took all our savings with them."

But these days, thanks to trade union support and appropriate training for all members about microcredits, the self-help groups are working. Six trade union organizations are taking part in the ILO project, financed until recently by Danish development assistance and now funded by Norwegian aid. Almost 1,200 groups, each consisting of about 20 women, meet once a month and some groups even meet once a week in several dozen Indian villages. And a multiplier effect seems to have set in: since January, more than 50 new groups have been formed. "Before, the banks just didn't want to know. Now, they are seeking us out and offering us special loan terms. If you can get 2000 rupees together, you can raise a loan of 8,000 at reasonable interest rates", explains Neela in Kanchipuram. For most of the self-help groups, collective action plus a small helping hand from the ILO has made it possible

to start up income-generating activities, such as cattle-raising, weaving or baking. Freed from the clutches of the usurers, the women in these groups are now bringing money into their households.

Karaikkudi is the site of sumptuous palaces once built by the Chettiars, Tamil Nadu's banking caste. But just 20 kilometres from there, the village of Keelavanthippatti makes a striking contrast. Here, the small houses have an improvised look – four grey concrete walls topped by a roof of palm leaves and surrounded by trellises to keep off the sun. Paths of earth and pebbles run between the dwellings of several hundred people. Highlighted by the dazzling sun, the women's bright, cheerful saris stand out joyously against this sombre backdrop. There is dignity in every face. Vijaya is smiling. She is 38 years old, and her husband Estore is five years her senior. They have just put down a concrete floor in their cottage and they have been connected to the electricity supply. They have even paid their first bill. Their son has been able to finish his studies and has gone to Malaysia, where he is working in a hotel. Vijaya is a beneficiary of the programme implemented by the ILO Bureau for Workers' Activities. In all, some 250 women have benefited from it in the villages of Tamil Nadu and Madhya Pradesh. With her first loan of 10,000 rupees (an ILO assistance through the project), Vijaya bought a cow. Now, she has eight of them and she sells several litres of milk a day. "I used to spend more than 400 rupees a month on milk for my family. Now, I earn 530 a week by selling the surplus that we don't use ourselves. Thanks to the ILO, I have gained my freedom, and now I want to help others to do the same." Vijaya does voluntary work with the Panchayat, a sort of local authority for one or several villages, to help kids who have dropped out of school. In the neighbouring village of Velyari, Vellaiyammal also obtained a loan of 10,000 rupees from the ILO programme. She topped this up with another loan from the Pandiyan Grama Bank, which specializes in microcredit. Now the owner of two cows and four calves, she earns 720 rupees

a week. One of her two daughters has married and has a baby. The self-help group lent her 10,000 rupees to pay for a caesarean. "The baby is doing fine. He's fed on pure milk!" The cows are insured. She has donated a calf to the temple.

From raising dairy cows or goats to charcoal-burning, selling vegetables or making cakes and snacks, the groups' income-generating activities are diversifying. The groups meet once a week. Dues and loan repayments are collected, the accounts are updated and new loans are granted, on the basis of well-defined priorities including the children's health and education. For most of these women, the first fruits of the project have been a certain degree of emancipation and a new awareness. Educating their children has become a priority for women who, just a few months ago, thought they had no other choice but to put their children to work.

While the incomes generated have certainly put the groups on a stable footing and made the project more durable, the real benefits are to be found elsewhere. Now, the village women can make themselves heard and can defend their interests collectively. At a meeting of the group in Ayyampaliam, to the north of the town of Tiruchchirappalli along the River Kaveri, things become heated when the discussion turns to the village dispensary and the nurse in charge of its maternity ward. What is the problem? The report of the previous meeting makes things clear. For each birth, the nurse charges 750 rupees if it is a boy and 500 for a girl. This little scam has been going on for 10 years, and women who refuse to go along with it are threatened. The fear of an unassisted birth always gets the better of them. And yet the services of the dispensary are supposed to be free of charge for the village women, including births and the injections for which the nurse now charges between 25 and 35 rupees, depending on who she is dealing with ... Calmly, Mr. Pathmanabhan, the coordinator of the UNIFRONT union to which the group belongs, asks if there has been any progress. It seems there has. Since the group took up this case and

used some solidarity, several other self-help groups have signed up to a complaint lodged with the "collector", the officer responsible for the district. He has promised to launch an enquiry. And the nurse's attitude already seems to have changed. She has even apologized, the group hears. Rationing is another issue settled by the group. The women who run the village shop had got into the habit of selling underweight and charging for items that should normally be distributed at a very low price under the rationing system for the worst-off. And it was the group which secured improvements in the meals served to the 350 children attending the village primary school, got a road built into the village, sanitized the well that provides the village's drinking water and installed toilets near the houses. The group even won a prize from the Panchayat for the cleanliness of its toilets.

But the women also tell the trade unionists again about a problem which they thought had been solved. Alcoholism is still rife in Ayyampaliam. Pathmanabhan whispers: "Trichy (short for the Tiruchirappalli region) was long known as Little Pondicherry." Pondicherry is about 150 km to the north-east of Trichy, on the Coromandel coast in the Gulf of Bengal. Restored to India in 1956, this territory was the bastion of French traders and the headquarters of the East India Company. It is best known for its night life which, according to Pathmanabhan, features the copious, duty-free quaffing of "Sharab" (alcohol).

In Trichy, UNIFRONT had already managed to undertake campaigns and struggles to get rid of alcohol, since this was creating a lot of problems for the women. But it seems that a new campaign is needed, and many other villages are in the same quandary as Ayyampaliam. More than 1,200 kilometres to the north of Trichy, in the state of Madhya Pradesh, lies the splendidly isolated hamlet of Chikli. Here, a woman named Lalita tells us, "the women make their own alcohol and sell it". A member of the Chikli self-help group concurs: "For 80 rupees, they can buy five crates of

Mahua flowers. They mash them and let them ferment for five days. They then have 300 rupees' worth of alcohol..." The Chikli group, too, has decided to make the fight against alcohol a priority in future.

But the self-help groups also face more pressing problems. They will have to apply the lessons in trade unionism provided by the federations. In Ayyampaliam, three-quarters of the villagers work in gem polishing. Agents working for firms in Gujarat, thousands of kilometres to the west, came and installed polishing wheels. Jeipal, a young man, is too focused on his wheel to notice our arrival. His fingers are black and his gestures precise. The stone that he is polishing gives off a strident abrasive noise. Jeipal spends nine hours a day at this little machine. Today, he will earn 85 rupees. That means polishing more than a hundred gems. And even then, the middlemen are getting greedier and greedier. They used to pay 80 rupees for a hundred gems. Now, they have pushed that down to just 60 rupees. And the first five gems don't count. Their commission, no doubt. They are also very picky: some 20 gems, which they claim have been badly polished, will not be counted either. As anger mounts among the diamond polishers in the groups, the middlemen are ready with their comeback. "Our bosses are going to automate all this. They're going to buy Chinese machines to replace you." True or false? Whatever. The threat is taken seriously. "They want to get rid of us", says Rajamani, wrapped in her blue sari. The struggle for a decent wage is now firmly on UNIFRONT's agenda. Meanwhile, collective action has already brought significant advances for the women workers in the self-help groups.

"One of the first aims of trade union education", notes Susamma Varghese, "is to inform these women about their entitlement to benefits from the government or the social security funds." Thanks to this information, 45 retirees who are related to group members now draw pensions worth 9000 rupees a month (200 rupees per person per month). Sixteen women get a widow's pension of 3,200 rupees a

month and 27 people have benefited from family planning services. After representations from the groups, four villages have been connected to the power grid and 162 toilets have been installed. Loans, ration cards, education grants (68 families have received more than 40,000 rupees' worth of assistance for their daughters' schooling), housing aid, assistance for disabled people... to many women, these services seemed beyond their reach. Now, the groups are making sure they get used.

With the help of their union federations, the groups can also enroll their members in the social security funds. Working women are now in the funds covering the construction sector, agriculture and the informal economy. These schemes provide benefits in case of maternity, marriage, occupational accidents or death. All in all, the groups have raked in 1.3 million rupees for their members!

"The trade union side of our activities is essential", explains A. Raam. He is the President of the Rural Workers' Organization (RWO), which organizes rural workers in particular in Sivagangai District, to the south of Trichy. With some 400 groups, the RWO is a well-respected institution in the district. "Even though the employer-employee relationship is often blurred in the rural sector, collective action can solve many problems of which women are the main victims", Raam insists. The RWO does a lot of work with non-governmental organizations, but it is also very close to the other unions, UNIFRONT and the INRLF. "The NGOs implement projects, but we as unions are putting across a new idea of durable, continuous solidarity", Raam points out. In the RWO and the five other trade union federations, every member pays dues of 2 rupees a month. "Because they join on this basis, the women workers will very quickly demand that their organizations show results, and they will also be more likely to participate in union activities", Susamma says. "So it's also a school for democracy."

Rani, the project coordinator in the Salem region, has recruited more than 1,500 members in the villages around Met-

tur, where the Kaveri flows into the plains. Now, she has the ear of people throughout the district. The brand new phone box in the village is down to her. Bordering on the Stanley Reservoir, next to one of the country's longest-established dams, Mettur is famous for its textile industry. In the villages, the looms are at floor level and the weaving women sit in holes scooped out in front of them. Shanta, who chairs the Mettur group, weaves two cotton carpets a day. The merchant's middleman pays her 25 rupees apiece, usually with bad grace. In Chennai, carpets made by Shanta and some 3,000 other weavers in the neighbouring villages go for 200 rupees each. Standing in front of an electric loom, another member of the group works amidst the infernal din of the machine. She and her husband take turns on this loom, producing two synthetic saris a day. They earn 200 rupees per day, enough to start paying back the loan for the machine, which cost 100,000 rupees. The saris sell for 800 rupees each.

Jagajeevan, the President of the INRLF, feels that the time has come to put pressure on those who profit from the weavers' sweat: the unseen employers and the middlemen who lie about the end price fetched by the products. Jagajeevan restarted the INRLF virtually from scratch. This union had its heyday in the 1960s and 1970s, but then virtually collapsed when its original leader went into politics. Now, it has staged a comeback and today it boasts 68,000 members. "More than 35 per cent of our members are women, but women make up more than half of our leadership", the President proudly declares. After a meeting with more than a hundred women weavers from the Salem region, he decided to approach the employers for negotiations on pay and conditions. The self-help groups also plan to form cooperatives. Jagajeevan has decided to visit the district every week, in order to strengthen trade union activity.

This is not the first time that self-help groups have taken on the employers. In the Trichy region, women agricultural workers in the UNIFRONT union recently went on

strike for a rise in their daily pay. They demanded an increase of 15 rupees per day on a wage of 20 rupees. So they would then be on 35 rupees, although the minimum wage is 50. But at least they would have breached the dyke. At first, the landlords refused to budge. "If you don't want to work for 20 or 25 rupees, stay at home", they declared, and off they went to recruit labour in the neighbouring village. Not that it did them much good. The women in the other village lined up behind the first group's demands, and the landlords finally had to give in. UNIFRONT's ranks swelled. Today, it has almost 40,000 members, despite a generally hostile environment.

In Joshiguradia, Madhya Pradesh, the landlords' power is plain to see. Most of the village men work in the landlords' houses, at the entrance to the village. Nobody can get in or out without attracting their attention. But go further up the village street, to where the tarmac peters out, a rocky, bumpy road takes over and the electricity pylons end. There, the scene suddenly changes. You are looking at little houses thatched with palm leaves. Weather permitting, the women work in the fields from nine to seven, for 25 rupees a day. Harvesting onions or garlic is particularly tough. "Sometimes, we get cut when we're pulling them, but we just have to press on – we've no choice", says Saraswati. She is an organizer with the Grameem Mazdoor Chetna Evam Vikas Sangathan (GMCEVS), which unionizes women in the most remote villages. Bhuribai knows all about the local landlords. "They take a very dim view of our union," she confides. Sometimes, certain landlords cruise around the village

on motorbikes, reminding people that "it's better to work for 25 rupees a day than to attend group meetings for nothing".

"We used to be afraid", comments one woman, "but now we have the group."

On the way back, our jeep slows down behind a herd of cows. Two children are taking them back to the sheds after a day in the fields. "Child labour is very common here. They help their families, raise the cattle and work in the fields," says Seema Goud, a GMCEVS coordinator.

Today, throughout Tamil Nadu and Madhya Pradesh, the self-help groups have woven themselves into a real network. Increasingly, they are coordinating their activities, under the stimulus of Susamma and her team in the field. Altogether, the unions now have more than 100,000 members, in addition to those in the groups. On 12 June, the World Day Against Child Labour, they mobilized thousands of women in the two states. This year, their activities focused on workers' rights, but their structures also help with vaccination and literacy campaigns and the fight against HIV/AIDS. In Indore, Madhya Pradesh, the competence, activism and commitment of the 3,000-member union group SRUJAN never fail to impress. USAID, the American government's official aid agency, has asked them to take on the responsibility for a health promotion project in eight villages.

Never before has the ILO been so close to the grassroots. In India as elsewhere, the fight against poverty starts with collective action. This is, Susamma concedes, still just a drop in the ocean. "But a drop plus a drop plus a drop..."