



THE ROLE OF WOMEN PRODUCER ORGANIZATIONS IN AGRICULTURAL VALUE CHAINS

PRACTICAL LESSONS FROM AFRICA AND INDIA

by:

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TABLE OF CONTENTS

Acknowledgements	i
Acronyms	v
CHAPTER 1: INTRODUCTION	1
CHAPTER 2: SEWA'S MODEL TO PROMOTE WOMEN'S OPPORTUNITIES IN AGRICULTURAL VALUE CHAINS	5
2.1 SEWA's mission and organization	5
2.2 SEWA's needs-based approach	10
2.3 Building women's capacity to transform their lives	15
2.4 Enabling women farmers to engage in sustainable economic activities	18
2.5 Strengths and limits of SEWA's model	24
CHAPTER 3: A PARTIAL OVERVIEW OF WOMEN'S ORGANIZATIONS IN STAPLE CROP VALUE CHAINS IN WEST AND CENTRAL AFRICA	29
3.1 Background	29
3.2 Improving women's capacity to access markets and commercialize their produce	30
3.3 Increasing women's opportunity to upgrade in a value chain	34
3.4 Facilitating women's access to support services	36
3.5 Raising women's voice in policy advocacy	38
3.6 Strengths and weaknesses of African women producers' organizations	40



CHAPTER 4:	A COMPARATIVE ANALYSIS OF SEWA AND AFRICAN WOMEN'S ORGANIZATIONS	45
	4.1 Organizational structure and good governance	46
	4.2 Self-reliance approach	46
CHAPTER 5:	CONCLUSIONS	53
REFERENCES		57



ACRONYMS

AFDB	Association Féminine pour le Développement Buayaba (Burkina Faso) [Women Association for Development in Buayaba, Burkina Faso]
AOPP	Association des Organisations Professionnelles Paysannes (Mali) [Peasant Association of Professional Organisations (Mali)]
CEEDD	Centre d'Ecoute et d'Encadrement pour un Développement Durable (Sénégal) [Listen and Coaching center Sustainable Development (Senegal)]
COSADER	Collectif des ONG pour la Sécurité Alimentaire et le Développement Rural (Cameroon) [Collective of NGOs for Food Security and Rural Development]
ECOWAP	Agricultural Policy of the Economic Community of West African States
ECOWAS	Economic Community of West African States
EEP	Exchange and Exposure Programme
EIG	Economic Interest Group
FAO	Food and Agriculture Organization of the United Nations
FEPPASI	Fédération des Professionnels Agricoles de la Sissili (Burkina Faso) [Federation of Agricultural Professionals in Sissili (Burkina Faso)]
FNAFER	Fédération Nationale des Associations des Femmes Rurales (Mali) [National Federation of Rural Women (Mali)]
IFAD	International Fund for Agricultural Development
ILO	International Labour Office
NGO	Non-governmental organization
RUDI	Rural Distribution Network (of SEWA)



SEWA
SHG
STFC

Self-employed Women's Association
Self-help groups (of SEWA)
SEWA Trade Facilitation Centre



African women group visit to SEWA cooperative during EEP



1.

INTRODUCTION

The last three decades have seen tremendous economic, political and environmental changes, which have affected the roles played by different stakeholders in agricultural and rural development (including fisheries, livestock and forestry). In the 1980s and 1990s, there was a global consensus that liberalization and global trade would pull development and create wealth for the vast majority. As a result, governments, encouraged by the international community, reduced their investments in agriculture and withdrew from many rural areas, leaving private sector and producer organizations to provide agricultural services. Since then, a wide variety of producer organizations – mainly cooperative organizations – have emerged worldwide, including across Africa. They have been supported by donors and non-governmental organizations (NGOs), and have been playing an important role in providing inputs, finance, extension and marketing services to farmers, including small-scale producers.

The recent years – especially since the 2007/08 food crisis – have shown that the anticipated benefits from agricultural liberalization have failed to translate into a significant reduction in poverty and that concerted efforts among different stakeholders are crucial to reduce the risks of future crises. As the international agenda places greater weight on food security, sustainable development and

climate change, producer organizations are increasingly recognized as central players. This shift focuses greater attention on staple and other food value chains, where small-scale producers, especially women, tend to be more active.

This increased attention on the role of small-scale producers and their organizations raises many debates (Murphy, 2010). Many producer organizations face important challenges in assuming their primary role, which is to respond to their members' needs in increasingly competitive, open and unstable markets. Often, they still struggle to move away from the traditional top-down approach to development and adopt a more participatory and needs-based approach to economic self-empowerment. They face constraints such as the lack of efficient management and organizational capacity, the absence of good governance systems, and insufficient capital and technology to meet market quality standards.

Women producers, who are often excluded or have their participation restrained in organizations, face additional challenges, such as cultural and legal discrimination, which prevent them from accessing productive assets, finance, education and technology. Establishing their own organizations or becoming more active in integrated organizations can help them overcome these constraints, increase their



economic and social power and improve access to needed services. While women represent the majority of producers, they still are often concentrated in the less profitable stages of the value chain and struggle to engage in the value chain's more lucrative activities.

Innovative institutional and operational mechanisms and business models need to be developed to enable small-scale producers, especially women, to seize market opportunities along agricultural value chains, while taking into account issues of gender-based power inequalities and access to choices and resources.

This report offers a cross-cutting comparison of different models of women producer organizations from India and Africa in order to draw broad lessons about best practices in institutional development within producer organizations, including women-based organizations and their potential role in the development of staple food value chains. The report looks at how different women producer organizations support poor small-scale women farmers and workers to better market their products, improve their position in the agricultural value chains and influence policy.

This report first presents the approach and achievements of the Self-employed Women's Association (SEWA) in India and how it has been successful in facilitating women's access to markets and promoting women as competitive entrepreneurs. It then gives an overview of the experiences and accomplishments of a representative sample of women organizations in agricultural value chains in West and Central Africa. Based on the analysis of the initiatives and strategies of these different organizations as well as the challenges they face, the fourth chapter looks at how SEWA's model and its proven best practices can apply to African organizations, especially in relation to appropriate institutional settings and human and financial self-reliance mechanisms.

The report concludes with some broad lessons to consider when designing and implementing programmes to mainstream small-scale women producers in value chain development. By doing so, this report does not intend to promote the exclusion of men, but rather to advocate for interventions that will give women and men equal opportunities and ultimately support the performance of the whole value chain to the benefit of rural households and local and national economies.



SEWA organization self describes as a Banyan tree

2.

SEWA'S MODEL TO PROMOTE WOMEN'S OPPORTUNITIES IN AGRICULTURAL VALUE CHAINS

2.1 SEWA's mission and organization¹

The Self-employed Women's Association (SEWA) was founded in 1972 by Ms Ela Bhatt as a trade union for poor self-employed women workers from the informal sector. SEWA started in the city of Ahmedabad in Gujarat State, India among the urban poor, and then extended its activities into rural areas. Members work as manual labourers (79.7 percent), producers (18.4 percent), home-based workers (0.9 percent), service providers (0.6 percent) and vendors (0.5 percent). Agriculture workers and small-scale farmers constitute 54 percent of SEWA's total membership. Over the last three decades, SEWA evolved into a network of women's organizations that brings together 1.24 million women across 17 districts in Gujarat State and nine states of India (SEWA, 2010). Seventy-five percent of SEWA's members live in rural areas.

Overall mission and philosophy

SEWA's philosophy is inspired by Mahatma Gandhi's principles of non-violence and self-reliance. Poverty is a form of violence. Often, poor women and men are chronic victims of poverty and are more vulnerable to external shocks. Every misfortune, natural disaster or

illness leaves them increasingly powerless and takes them into deeper poverty. For SEWA, only work and a steady source of income can break this cycle.

Women are more vulnerable and powerless because they have unequal access to information and technologies, they have to pay exorbitant interest to moneylenders and they often do not own their tools of production. However, they play a crucial role in feeding their families.

This is why SEWA places women at the centre of its strategy against poverty. SEWA's main objective is to support women to achieve full employment and economic and social self-reliance so they can move their families out of poverty. Self-reliance refers to economic or financial self-sufficiency as well as collective self-reliance.

"With collective strength, the woman is able to combat the outside exploitative and corrupt forces like traders and money lenders." (Ela Bhatt, 1992, Cooperatives and Empowerment of Women).

SEWA's approach includes different entry points and multiple interventions in order to give women the tools to change and lead their own lives. Its process involves:

¹ For more information on SEWA, visit: <http://www.sewa.org>



- organizing women at the individual and household levels into groups, helping them to identify and address their needs, access productive assets and build their capacity to own and manage their organizations (i.e. committees, groups or cooperatives) and be self-reliant;
- linking women’s organizations with public or private service providers. When needed public services are not available locally, SEWA helps the women create organizations that will provide these services. In addition, SEWA facilitates partnerships with local, state and national governments to allow the women to benefit from government schemes, and with private actors (e.g. research institutes, universities and private companies) to enable the women to benefit from financial and technical assistance, when it fits the needs and capacities of the women;
- lobbying at the local, state and national levels to promote policies and rules that recognize women workers, take into account their needs and concerns and support their efforts to develop local economic initiatives.

Organization and structure

SEWA combines a women’s union, cooperative sister organizations and a series of supportive services. The **union** is made up of elected representatives from different trades in both rural and urban areas; their role is to defend the rights of women workers and lobby to improve their situation.

In 2006, Ela Bhatt explained, “SEWA is a family of organizations, similar in structure

SEWA SISTER ORGANIZATIONS
Shree Mahila SEWA Sahakari Bank Ltd.
SEWA Academy
Gujarat State Women’s SEWA Cooperative Federation Ltd.
SEWA Insurance
SEWA Mahila Facilitation Center
SEWA Gram Mahila Haat
SEWA Research
SEWA Manager ni School
SEWA ICT
SEWA Sanskardendra
Video SEWA
Shri Mahila SEWA Anasooya Trust
SEWA Eco Tourism
Hansiba
SEWA Kalakruti
Saundrya Safai Mandali
SEWA Bharat
Homenet South Asia
SEWA Nirman

to a banyan tree that spreads its branches”. Currently there are 20 SEWA **sister organizations** or affiliates. Each organization is independent and autonomous, both financially and in their decision-making processes. Each organization develops activities and services based on its members’ needs and its own capacity to support these activities. Most SEWA sister organizations are cooperatives, such as the SEWA Bank and trade cooperatives built around products or services (e.g. midwives’ cooperatives, vendors’ cooperatives, milk cooperatives, gum collectors’ cooperatives).

SEWA provides **support services** for its members, such as education, health



Surendranagar – one of SEWA's many multi-functions district centres



SEWA's Rural Distribution network for agro-products (Rudi)

Member-based organizations in SEWA

- UNION
- COOPERATIVE FEDERATION
- TRADE & SERVICE COOPERATIVES
- MARKETING ORGANIZATIONS
- DISTRICT ASSOCIATIONS
- VILLAGE-BASED GROUPS
(Savings & credit groups, Self-help groups, etc)

SEWA's services to members

- FINANCIAL SERVICES
- SOCIAL SECURITY
- EDUCATION
- HOUSING
- MARKETING SERVICES
- LEGAL SERVICES

Figure 1: SEWA's member-based organizations and services

and child care, insurance, housing and communication. These services are considered critical for women members to achieve full employment and self-reliance. When these services are available locally and at an affordable price, SEWA links its members with the service providers. If the services are non-existent or not accessible, SEWA trains its members to provide these services for themselves. Support services are then provided by SEWA members in a

decentralized and affordable manner and can become a source of self-employment opportunities. In some cases, supportive service providers have formed their own cooperatives, such as the cooperative SEWA Bank. Members pay for the services they receive from SEWA, thereby guaranteeing the financial viability of the service providers and/or cooperatives.



Building from the grassroots level

SEWA focuses on strengthening grassroots-level capacity to solve problems by organizing individuals into **self-help groups** (SHGs) or farmer development groups. Usually, SEWA's organizers first will visit the village council, or **panchayat**, to explain what SEWA is and the benefits it could bring to the whole community. They will then organize a meeting to talk with women, identify some potential leaders and raise awareness about the importance of organizing.

SHGs can include from 10 to 15 women. They have four core activities:

- *Capacity-building:* Capacity-building activities address topics including livestock, agricultural techniques and health and are organized with SEWA district associations or other competent institutes.
- *Access to financial services:* A savings and credit group obtains credit from SEWA's Bank, which is then redistributed to the individual members of the group. The group decides collectively about the priority beneficiaries.
- *Market linkage services:* These are supported by SEWA at district and state levels through fairs, Rural Distribution Network (RUDI) marketing networks² or linkages to private companies.
- *Access to inputs:* SHGs communicate their needs for the quantity and quality of inputs (e.g. seeds and fertilizer) to the district association. SEWA then

negotiates contracts with companies to provide the inputs in bulk and the inputs are distributed through the district and the SHG to the members.

SHGs are also crucial in the empowerment of women members. Women in the SHG share their experiences on microcredit, productive activities and commercialization, and this interactive process improves their knowledge and builds their self-confidence. It also enhances their capacity to understand and analyse their problems and environment and to identify solutions. Women develop a culture of learning by doing through experimentation and local adaptation. Within the SHG, women encourage each other to think in an entrepreneurial manner and to identify income-generating activities. Ultimately, the SHG is a space where women can develop a greater sense of competence and control over their future. The SHGs offer the first step in building women's self-confidence and autonomous capacity to drive their own development.



One of SEWA's thousands village level self-help groups

² RUDI marketing network is described in Chapter 2.4.



SEWA grassroots leaders, called “Aagewans”, are women whom the members trust and with whom they feel comfortable discussing their needs. They are chosen by the members in the village for their personal skills, ability and commitment to implement solutions agreed upon collectively. SEWA leaders are trained as trainers and facilitators. They are instrumental in involving local communities, building confidence and facilitating group cohesion around common goals. Additionally, they are the critical links between members and SEWA’s schemes.

When members of an SHG are faced with a problem, they first discuss it within the group. If the problem cannot be solved at the village level, there is a system of two-way information flow: the group’s leaders meet regularly and share their concerns with the next level of SEWA organization, the district association. **The district association**, a federation of the village SHGs or farmers’

groups, plays a critical role in identifying, implementing and monitoring SEWA’s activities.

SEWA grassroots and district leaders and organizers meet regularly to coordinate activities and exchange information. There is a ratio of one elected leader for every 200 women, which means 6 000 grassroots leaders all contributing to the elaboration and implementation of the organization’s strategy (Jhabvala R. *et al.*, 2009, SEWA-UNIFEM). This decentralization of the decision-making process is a key feature of the organization’s governance structure.

Women members are fully aware of SEWA’s role and of their own role within the organization. Every new member attends a “member’s education programme”. This programme includes an explanation of SEWA’s core values, activities and approach. It enables women to understand the power

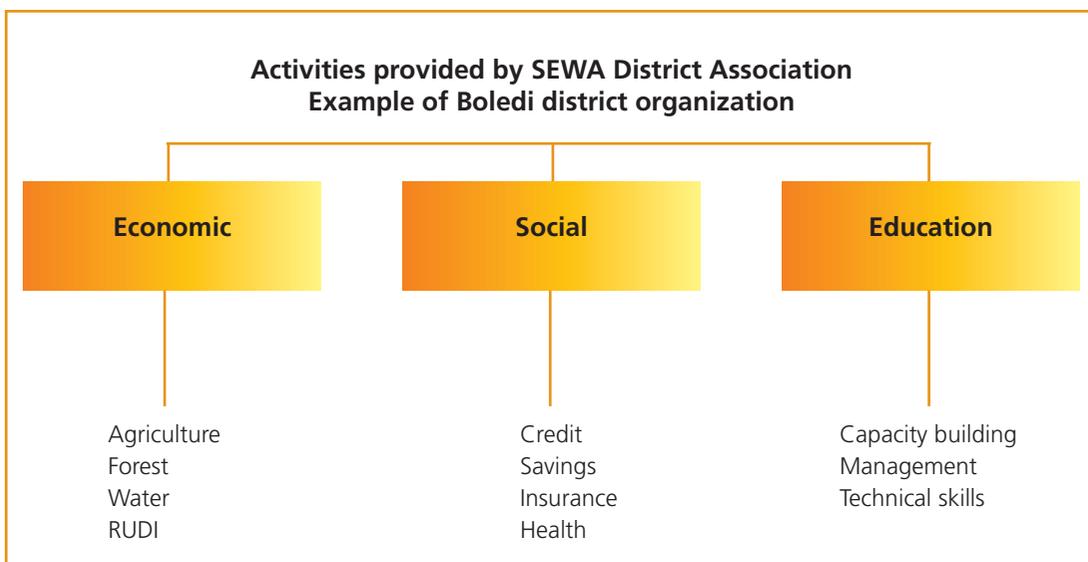


Figure 2: An example of SEWA’s district association activities



Figure 3: SEWA grass-root organizational structure (example from Boledi District in Gujarat)

of being organized³ and their own power and strength to change their lives and help others do the same. Sharing the same values is key to retaining motivated members.

Members also are involved in the decision-making processes and organs of SEWA. All women, even at the grassroots level, are given the opportunity and capacity to be part of the different decision-making organs, including the executive committee (see Figure 2). In that sense, 80 percent of the SEWA executive committee comes from grassroots members. The remaining 20 percent is composed of competent individuals hired by SEWA from the outside. Another of SEWA's principles that brings accountability is that the remuneration ratio between its highest and lowest paid staff is 3:1.

SEWA is constantly changing, evolving to answer the needs of new members. It is a learning process, which requires continuous innovation and alliances with strategic partners (e.g. agricultural universities, marketing and export organizations, government programmes and schemes and outside business, technical and management experts). All such partnerships and alliances are pursued for the purpose of ensuring members employment opportunities, enhancing their human capital and strengthening their self-reliance. The objectives of the organizations remain the same: to achieve full employment and self-reliance.

2.2 SEWA's needs-based approach

To achieve the goals of full employment and self-reliance, SEWA uses an integrated and demand-based approach which combines:

³ SEWA's motto is "our unity is our strength".



(1) addressing poor households' social and economic issues; and (2) developing interventions led by the women to promote economic opportunities, build social and productive assets and reduce vulnerability to livelihood shocks (e.g. natural disasters and ill health). The approach is based on four key activities:

- organizing women to increase their bargaining power and collective strength and benefit from private and public supportive programmes;
- facilitating access to social services for women and their families (i.e. health care, child care and shelter);
- building women's capacity by facilitating their access to education, technology, knowledge and information;
- facilitating capital formation through asset ownership and access to financial services (i.e. savings, insurance and credit).

"It is important that we ensure that the poor imbibe all the four components simultaneously, and in the combination that they think is viable and manageable by them. One without the other does not yield results. One after the other also makes no sense. This is a very important point." (Does empowerment matter for economic development?, Reema Nanavaty, SEWA 2000).

SEWA begins by conducting a needs-based assessment of the women and their

Box 1:
Questions SEWA members use to measure impact

1. Have more members obtained more employment?
2. Has their income increased?
3. Have they obtained food and nutrition?
4. Has their health been safeguarded?
5. Have they obtained child care?
6. Have they obtained or improved their housing?
7. Have their assets increased?
8. Has the workers' organizational strength increased?
9. Has workers' leadership increased?
10. Have they become self-reliant both collectively and individually?
11. Has their education increased?

households' needs, capacity and priorities. SEWA asks the women many questions about their social and economic situation, skills, needs, problems and aspirations. This is done through action-oriented research such as censuses, baseline surveys, socio-economic surveys and diagnostic studies. The results of these studies are very useful in guiding SEWA's actions and enabling SEWA to design adequate supportive services. Following its needs-based approach, SEWA supports communities and undertakes campaigns to respond to the concerns raised by the women members.

In addition, through its research, SEWA has been able to document the condition of self-employed women and their contribution to the economy. SEWA has used this information to lobby for government schemes to reach the poorest women and for policies to include self-employed women's concerns and needs in local, national and international policy. Research has also been important to understand and document the effect of



Box 2:
SEWA's development approach in action: The salt workers of Surendranagar district

Seventy percent of Indian salt production comes from Gujarat State. Most of the salt is produced from fresh seawater, but a large amount is produced inland by the salt farmers, or *agaria*, of Surendranagar district (SEWA, 2003). Their work conditions are very difficult. In September, the whole family leaves the villages for six months to go to work and live in the desert where the salt ponds are located. In that desert environment, they are faced with problems including a lack of drinking water and food; children being left alone for long hours while the parents work; a lack of access to formal credit; and poor capacity to market the salt collected.



Salt worker in field

SEWA helped the *agarias* tackle one problem at a time. They started small, guided by the women's declared priorities. The focus was first on setting up a child care centre so that women could go to work without worrying about their children's well-being. Local women who could not work anymore in the salt ponds were trained to work in this centre. In light of the success of this first initiative, the very next year, five more centres were established and in two more years, there were 21 centres in the area. This initiative helped women solve one of their biggest worries – their children's well-being – and created a relationship of trust with SEWA.

At that time, SEWA initiated a survey to better understand the salt workers' economic situation. One of the recurring problems women faced was their dependency on moneylenders and traders for access to credit, which caused them to be in debt regularly. SEWA facilitated the organization of SHGs and savings and credit groups for women to access loans through SEWA's bank. SEWA also lobbied for women's groups to receive financial support from government schemes and technical training from a Salt Research Institute. Additionally, SEWA helped salt farmers negotiate fair prices with salt traders and facilitated linkages to markets.

As part of SEWA's water campaign (described below), SEWA supported women *agarias* to build water reservoirs in the villages with some support from the government (i.e. 70 percent of the support came from the State and 30 percent came from the women's labour contribution) and to train barefoot technicians in plumbing. The State recognized the success of this initiative and gave the women the right to manage and maintain local water infrastructures.



Explaining SEWA's salt making program during EEP

SEWA's pragmatic and incremental approach to supporting salt workers was successful because it took into account the priorities of the salt workers and combined a range of activities to encourage their self-reliance: organizing them into groups to strengthen their bargaining power, facilitating their access to markets and social services (e.g. child care centres, water management) and providing them with technical assistance and access to credit.



policies and government schemes on the welfare of poor women at the grassroots level.

Members have been trained to be an integral part of the research team. Today SEWA has an extended and decentralized network of grassroots researchers who can capture the effectiveness of a programme and communicate their experiences (See Box 1).

Targeted campaigns to improve conditions for rural women

Rural women workers face common constraints and hardships. In order to induce widespread awareness and action to improve the living and working conditions of these women and to press for policy changes, SEWA launched a number of campaigns in 1995. Three of these campaigns are briefly described below:

Agricultural campaign: According to the National Commission for Enterprises in the Unorganized Sector (NCEUS), 72.8 percent of women were involved in agriculture activities in India in 2007 compared with 48.9 percent of men (SEWA, 2009). However, women are not considered to be farmers and their contributions are not recognized. Moreover, they face unequal access to information and technologies, productive assets and markets.

Based on this reality, SEWA launched its agricultural campaign which includes interventions in a number of areas: recognition of women as farmers, access to microfinance, access to productive assets (especially seeds and fertilizers), access to technology and capacity building, and market linkages. A crucial tool in this campaign was the organization of women

Box 3: Future commodity price board

To facilitate access to price information on important agrocommodities, the community centre lists current and future (three months) market prices on a board. This information is sent every week by sms from SEWA Ahmedabad to the village and recorded on the board. For control purposes, one woman is charged with writing the price information on the board and a second woman takes a picture of the board and sends it back to Ahmedabad.

in village-level farmers' organizations, especially to access credit and quality inputs and to increase women's bargaining power. These organizations were supported with technical training in agricultural practices and access to equipment through the creation of an equipment and tools library. SEWA village groups would identify tools and equipment they needed, pool their savings to purchase one tool, and then loan that tool to individual members for a fee on a rotating basis as needed. The agriculture campaign also facilitated access to future prices of agrocommodities (see Box 3) and encouraged the farmers to organize *Krishi Bazaars* – farmers' markets – locally and in Ahmedabad.

Water campaign: Access to water is a major issue affecting most of SEWA's rural members, who have to spend four or five hours looking for and collecting water. The time spent fetching water represents significant forgone income for women and their families. The objective of the water campaign was to give members and their families easy access to clean drinking water.



SEWA first undertook a survey at the district level among the neediest villages in order to better understand the situation and problems related to water access. SEWA worked with local water village committees to encourage women's active participation in these committees, since they are the main water collectors and users. This was a real challenge as most water committees were run by traditional or local authorities led by men. Most of the time, however, attitudes changed because of the positive results of the women's actions. SEWA concentrated on building the capacity of these committees to develop, implement and monitor action plans including creating a water community fund. Technical and logistical skills were provided to members to operate, improve and maintain community-based water supply systems (e.g. roof rainwater harvesting tanks, traditional water sources, community ponds and wells).

With the repair and improvement of water supply systems, the availability of water throughout the year increased and the quality of water improved. Women had to spend less time collecting water, which enabled them to spend more time on economic activities. This had a positive impact on the income and health of the women and their families. Another significant output was the creation of a network of "barefoot water technicians" – SEWA members trained in plumbing who could repair and maintain hand pumps.

Forestry campaign: In some of the Gujarat districts, the poorest women depend on forest and nursery raising for their livelihood; however, they do not have any usage rights over the forest. Furthermore, there is hardly any technical support available to the women who would like to take up forestry as an economic activity. The objective

Box 4:
Spreading its expertise: SEWA's assistance to Afghan women

At the request of the Indian Government, SEWA initiated a development programme to support widows in Afghanistan. After conducting its initial survey in the field, SEWA identified three areas for activities with the Afghan widows (i.e. clothing, processing fruits and vegetables and reforestation), and focused its support on food processing.

Ten Afghan women leaders were selected to travel to India to be trained as trainers in food processing. Those ten leaders returned home and trained 400 women. As a result, women developed processed products and sold them in school canteens in Kabul. An economic association that will bring together these women is in the process of being registered. The second phase of the project will focus on institutional capacity building, vocational training of women in rural areas and information and communication technology.

SEWA is also sharing its expertise in other SAARC (South Asian Association for Regional Cooperation) countries like Bangladesh, Bhutan, Maldives, Nepal, Pakistan and Sri Lanka.

of the forest campaign was to give women the opportunity to engage in forest-related economic activities as a means to secure employment and a regular income.

In the village of Ganeshpura in Mehsana district, SEWA lobbied the village *panchayat* for a plot of 10 hectares to be given to a



group of women workers to practise farm forestry. The land was given on a 30-year lease. Women had to work for three years to clean the land and make it arable. During these three years, SEWA supported their livelihood by compensating them financially to make up for the absence of income. SEWA also facilitated the linkages between the women and the forest department to receive seeds and the agriculture university to receive technical assistance. Later, women were trained to produce and use vermicompost to increase farm productivity and to sell part of this compost to other farmers for additional income.

To safeguard their rights on the land, the women formed a Women Tree Growers' Cooperative. Today, the cooperative sells not only agricultural and forestry products, but also some processed food such as pickles and juices. Recently the cooperative has launched an ecotourism activity to generate additional income.

2.3 Building women's capacity to transform their lives

One of the most significant barriers faced by women in India is their low level of literacy; education is key to achieving self-reliance and fighting poverty. Very early, SEWA realized that most existing literacy classes and training programmes were not adapted to the needs and capacities of poor and marginalized women. Therefore, SEWA created the SEWA Academy to provide a wide range of literacy, technical and vocational programmes designed around its members' needs and capacities. Some of these programmes are described below.

Literacy and vocational programmes

When schools and training centres in Ahmedabad refused to train poor women, SEWA decided to create its own academy in 1991, which it called SEWA Academy, also known as the "University for Poor Women". One of its first programmes was the literacy programme in the slum areas of Ahmedabad. SEWA identified a few women who had some basic education and trained them to become teachers in their neighbourhood. Each female student would pay 5 rupees (US\$.10) per month to attend literacy classes. The impacts of the literacy programme on women's empowerment are visible: (1) women can attend parent-teacher meetings because now they can sign their names; (2) women encourage their children to do their homework; and (3) the women can take the bus without asking anyone in which direction it goes. SEWA also initiated the



SEWA members in financial training session at SEWA bank



'JEEVANSHALA' life education programme, which offers training in practical and functional literacy and life skills (e.g. conflict resolution, bargaining and negotiating with contractors, operating specific equipment) that are relevant to the women's skills and trades.

In 2005, SEWA founded the SEWA Managers' School. Based in Ahmedabad, the school serves as a capacity-building institution, facilitating economic self-sustainability by developing a cadre of grassroots managers. By training members to become managers and leaders, SEWA's Managers' School strengthens other organizations and contributes to women's financial self-reliance. The women who receive training are chosen by their peers, ensuring that they will be respected and given high-level accountability within their organizations. This helps centralize the leadership of SEWA's various cooperatives and organizations. The school has also expanded and fortified the relationships among SEWA, its members and many private-sector organizations.

SEWA also created a **computer literacy programme** in response to mothers' requests to provide training for their daughters. The first programme selected 18 girls out of 120 applicants, based on their level of motivation and basic skills. SEWA organized classes to upgrade the girls' basic education so that they could follow a six-month computer course. Upon completion, the students received a computer certificate and an English certificate.

Box 5: Developing a needs-based curriculum for master trainers

SEWA partnered with an agricultural university to implement a new skills development initiative and to build a technical curriculum adapted to the women's needs and capacities. It was not an easy process to convince the university to provide a curriculum tailored to low-literate women. Eventually, SEWA and the university agreed on a 21-day programme entitled "Master Trainers", instead of the regular six-month agricultural course.

SEWA selected¹ a group of women and a few men to be trained as master trainers. They chose the topics that were relevant for their own villages and districts. Most of them had to take a loan from the local public agricultural association to pay the course fees. The group spent all 21 days in the university. The first curriculum focused on three subjects: (1) seed production, (2) greenhouse production, and (3) integrated farm management. At the end of the course, the participants received a certificate, which is recognized by the Indian Ministry of Agriculture. After the course, they had to prepare a business plan including a presentation of the training programme that they would offer in their district and the related expected costs and incomes. To help them in this task, they received an introduction on how to build a business plan. SEWA also organized a one-day workshop with a business consultant to evaluate their plans and a training module in microenterprise management.

¹ The selection criteria were to be a SEWA member, an individual trusted in his/her community and literate.

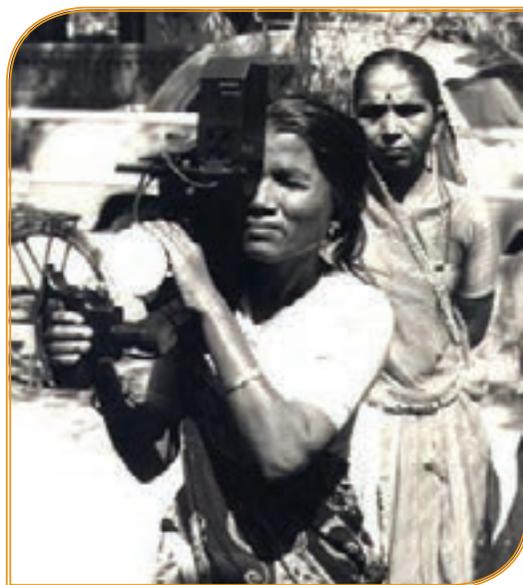
Recently, SEWA initiated a **vocational skill-building programme** called "*Swavlamban*"⁴ for poor women workers from the informal sector. The core objective of this programme is to build women's self-reliance through capacity building in various technical areas identified as important by SEWA members. These include: (1) textile and garmenting; (2) agro and food processing; (3) agriculture and nursery; (4) rural infrastructure (e.g. roads and sanitation); (5) renewable energy; (6) information and communication technologies; (7) paramedical training; (8) veterinary training; (9) salt farming; and (10) microenterprise management.

An initiative similar to *Swavlamban* on plumbing and sanitation is being undertaken in partnership with an industrial training institute. SEWA has built other strategic partnerships with Anand Agriculture University (Gujarat) and India Space Research Organization to link farmers and researchers through its Village Resource Centres. The Resource Centres organize teleconference sessions where farmers present their problems directly to researchers and discuss solutions. Researchers can get a better understanding of farmers' constraints and priorities and develop suitable solutions.

The SEWA Academy also organizes training and exposure programmes for women workers' organizations from other countries and international development organizations.

Communication tools

In 2004, the SEWA Academy launched a 15-minute **radio programme** on the Gujarati



SEWA members during video production

radio station. The programme included storytelling that raised social and economic issues around women's empowerment. After six months, SEWA undertook a survey to discover what kinds of information interested the people.⁵ The radio programme was a big success, and eventually SEWA was able to have its own studio and launch the first Indian radio station fully managed by women. Currently, the radio team goes to rural areas to tape programmes and offers four hours of broadcasting.

SEWA also promotes work in video production. Video SEWA started in 1984 after Ela Bhatt – then General Secretary of SEWA – travelled to Mali in the early 1980s and was inspired by women, similar to SEWA members, creating their own videotapes. She believed videotapes could be used to

⁴ "*Swavlamban*" in Gujarati means self-reliance.

⁵ The survey identified the main topics of interest: how to start a microenterprise and HIV/AIDS.



educate women about their rights and provide training. Thirty-five women members and workers participated in the initial training in video production; one-third were non-literate and another third had less than high school-level education.⁶ In 2001, SEWA created its audiovisual cooperative. Videos are used to defend women street vendors' rights in court, to raise awareness and to provide training.

2.4. Enabling women farmers to engage in sustainable economic activities

Agriculture in India is driven mostly by small-scale women farmers and agricultural workers. However, their contribution to the country's economic development is invisible and they have very little influence on the

market. They have no negotiating power, lack the knowledge to improve the quality of their production and lack information to access markets. In addition, women are traditionally exploited by moneylenders who often are their only source of cash for business credit. To overcome these constraints, SEWA implemented a number of initiatives to facilitate access to financial capital, information, technologies and linkages with suppliers and traders. Some of these initiatives are described below.

SEWA Bank: Access to financial services and financial literacy

Ela Bhatt, founder of SEWA, realized very early that lack of access to credit was a major constraint for poor women workers to develop any economic activity. Public banks were not adapted to these women who were mainly illiterate, had no collateral and little knowledge about how to use or manage credit efficiently.

⁶ Participants were mainly vegetable street vendors and cigarette rollers.



SEWA'S owns and operates its own cooperative-type bank since 1974

As a result, SEWA Bank was started in 1974, two years after SEWA began. The first years were challenging because poor women were not used to saving money. SEWA had to raise awareness among women about the importance of having a bank account and saving a small amount of money on a regular basis. They illustrated this concept by comparing it with the common practice of saving some money for the temple. For the first two years, SEWA Bank built up its own capital with deposits before giving loans.

"In December 1973, in a meeting, members came for-ward with their solution for exploitative moneylenders and the vicious cycle of debt. Four thousand members contributed share capital of Rs. 10 each and the Mahila SEWA Cooperative Bank was established in May 1974." (SEWA).

SEWA Bank is a cooperative-type bank that targets poor women from the informal sector. Its main objective is to help women come out of poverty by providing them with financial services adapted to their situation and capacities. SEWA Bank designed financial products to meet the women's needs: insurance schemes for emergency needs such as illness or death in the family; savings schemes for planned needs such as children's education or weddings; and credit for business needs such as the purchase of equipment. The bank created a door-to-door service so that savings could be collected regularly without requiring the women to travel to the bank. When women come to the bank, the staff helps them complete the necessary administrative forms and gives financial advice. Any member who takes out a loan must first demonstrate sound financial performance by saving regularly for six months. In addition, they have to

attend a financial literacy programme. The bank will also undertake a specific diagnostic of a woman's economic and social situation through interviews and visits in the household to evaluate her capacity to borrow and repay. This approach to risk management significantly improves the loan repayment rate, which exceeds 95 percent, on average.

The services provided by the bank help women avoid exploitative moneylenders, build their own savings and assets, release their mortgaged land in some cases, minimize their vulnerability (through insurance) and learn about financial and business management.

"I used to buy vegetables for Rs.100 on credit in the morning from the wholesaler. At the end of the day, I would repay Rs.110 to him. I paid daily interest of 10 percent. SEWA Bank gave me my first loan of Rs.2000 for buying vegetables. They gave me three years to repay it, at an interest rate of 17 percent per year. I repaid it in six months and have taken many more loans from SEWA Bank since then. That first loan from SEWA Bank enabled me to get out of the moneylender's trap and to upscale my business turnover and my profits." Rajiben, vegetable vendor, SEWA Bank client (www.sewabank.com).

SEWA Bank's shareholders are poor women who hold an account and have access to bank financial services. The bank is financially self-sufficient and pays dividends (currently 15 percent per share) to its clients, all of whom are shareholders. Currently, the bank has 450 000 accounts and gives loans of 20 000 rupees (US\$444),



African women group visit to a district-level RUDI agro-processing centre run by SEWA members

on average. Interest rates vary according to different financial products and amounts requested (e.g. for a loan term of one to ten years, the interest rate is from 6.0 to 18.5 percent). Thanks to its commercial interest rates and members' high repayment record, SEWA Bank successfully remains self-sustainable, without government subsidies.

The SEWA Gram Mahila Haat: Support services and market opportunities

The SEWA Gram Mahila Haat was created in 1999 as a SEWA sister organization, with the cooperation and support of the Government of Gujarat. The organization's main objective is to enable rural producers to have a regular income by providing market-related and technical support and identifying local and national marketing opportunities. The SEWA Gram Mahila Haat facilitates linkages with markets and private companies for 10 000

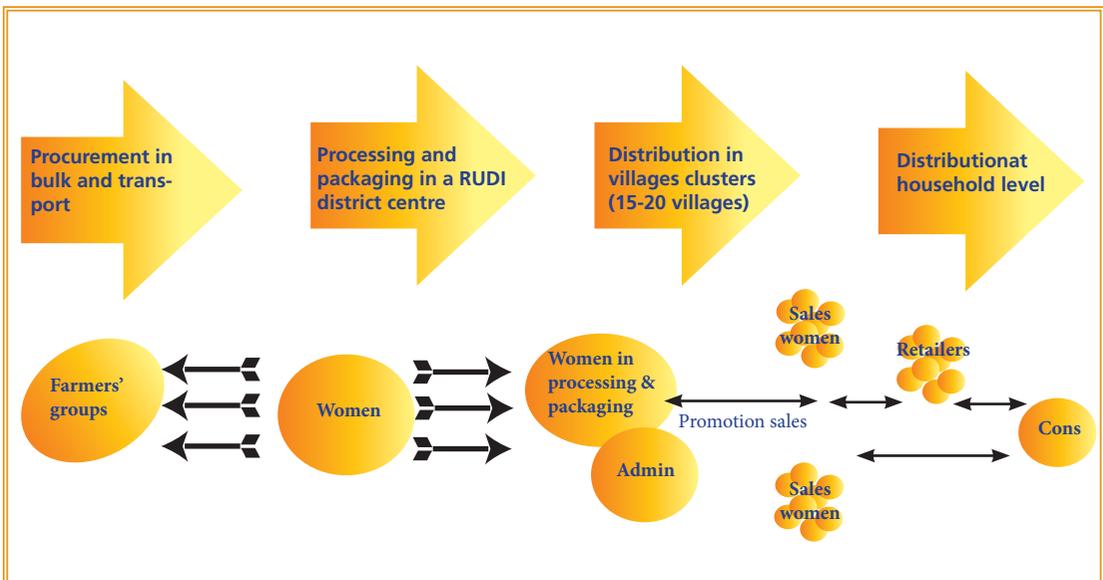


Figure 4: An example of SEWA's district association activities



producers' groups in nine districts across four value chains: agricultural products; handicrafts; salt production; and forest products.

The SEWA Gram Mahila Haat organization, with the help of SEWA's district association, undertakes activities to address constraints faced by small-scale farmers in accessing markets. The organization provides:

- marketing facilities and services (e.g. information on spot and future prices);
- managerial and technical support services to producers so they can become owners/managers of their collective enterprises;
- working capital assistance.

RUDI: A rural distribution network system

The Rural Distribution Network (RUDI) was initiated in 2004 and was officially incorporated in 2007 as part of SEWA's overall strategy to support the local or 'village economy' by enabling small-scale farmers to sell their produce at a fair price and rural consumers to have access to good quality products. RUDI works with SEWA's district association to link different groups along the value chain and generate gains for rural producer groups, processors, buyers and retailers.

SEWA's district association procures agricultural products directly from SEWA farmers' groups at market prices. By doing

Example 1: Sesame procurement, processing and distribution under RUDI (Surendraragar district)

Quantity procured from the district		5 300 kg
Sesame supply		
	No. of farmers (suppliers)	32
	No of villages	8
Prices offered to farmers (selling sesame)		Range from Rs. 60.00 to Rs. 65.00 (depending on quality)
Quantity distributed at four processing centres		1 000 kg per district (4 000 total)
Quantity sent to other districts other than the processing centre		Based on their need approx. 200 kg
Processing sesame		
	Number of women involved in processing	12 to 15 per centre (vary according to demand)
	Capacity of women involved in packaging and processing is 3 000 packets (of 500 g or 1 kg) per day	3 000 packets per day
	Returns to processing women	0.40 rupee per packet
Selling price of sesame to Rudiben (women sellers)		Rs 90.00 per kg
Rudiben profit margin from selling to final consumers		5% of the selling price
A minimum of 25 active RUDiben's in each district		



Example 2: Chili procurement, processing and distribution under RUDI (Surendraragar district)

Quantity procured from the district		5 300 kg
Sesame supply		
	No. of farmers (suppliers)	52
	No of villages	14
Prices offered to farmers (selling sesame)		Range from Rs. 90.00 to Rs. 95.00 (depending on quality)
Quantity distributed at four processing centres		2 000 kg per district (4 000 total)
Quantity sent to other districts other than the processing centre		Based on their need approx. 300 kg
Processing chili		
	(stem cutting and cleaning)	100 g loss per kg
	Drying of whole chili before grinding (moisture loss)	50 g loss per kg
	Dgrinding whole chili	0.2% weight loss
	Number of women involved in processing	12 to 15 per centre (vary according to demand)
	Capacity of women involved in packaging and processing is 3 000 packets (of 500g or 1 kg) per day	3 000 packets per day
	Returns to processing women	0.40 rupee per packet
Selling price of sesame to Rudiben (women sellers)		Rs. 168.00 per kg
Rudiben profit margin from selling to final consumers		10% of the selling price
A minimum of 25 active RUDibens in each district		

so, it reduces the influence of intermediaries, enabling small-scale farmers to get the best price for their production. The products are transported to the district RUDI centre to be cleaned, inspected, processed, weighed and packaged. Processed goods are packaged under the RUDI brand. RUDI saleswomen, or RUDIbens, then buy the goods from the processing centre and sell them directly to households in villages through promotional activities or to other women retailers in the villages. Products also are sold through different events at the village and district levels. RUDIbens earn a 10 percent commission on any products they sell. In

some cases, RUDIbens will also provide other products for the households.

With this model, poor rural women operate and manage all parts of the value chain. In order to do this efficiently, these women receive technical training from SEWA at all stages (e.g. procurement, processing, packaging and quality control) and on topics including hygiene, business management and institutional management (e.g. good governance, meetings, recording, planning and partnerships).

RUDI was launched as an experiment in the Sabarkantha district. Since then, five



Inside SEWA's clothing trade facilitation centre

RUDI processing centres have been opened, catering to 14 districts in Gujarat. Each district processing centre specializes in a range of agrocommodities, depending on market demand (e.g. Surendranagar specializes in spices and Anand in salt). RUDI centres strive to be economically sustainable.

RUDI creates many employment opportunities at the village level and generates a flow of money within the villages, strengthening the rural economy. Although RUDI is focused primarily on processing and marketing, it plays a significant role in the development of whole agrocommodities supply chains. **RUDI** aims to expand its market by increasing the variety of agrocommodities processed and by reaching other rural villages through its saleswomen (the RUDIbens), who are also in charge of promotion activities.

SEWA's Trade Facilitation Centre: Marketing craftwork

When SEWA began working in Kutch and Patan districts, it realized that poor rural

women were depending on daily wage labour and that their incomes could barely support their household livelihoods. SEWA also discovered that these women had valuable traditional embroidery skills, but were unaware of their commercial value. SEWA identified a few women leaders, provided them with raw material kits and offered them the opportunity to produce embroideries and sell them to SEWA. It took some time to build trust with these women; however, they eventually saw that SEWA paid a fair price for their work and that with this income they were able to earn enough to feed their families.

This craft production had the potential to ensure sustainable livelihoods for these households and needed to be upscaled. In 2003, SEWA helped the craftswomen create the SEWA Trade Facilitation Centre (STFC), a not-for-profit company owned and managed by some 30 000 artisans across 44 villages, to expand marketing efforts at the national and global levels. Embroideries are done by women in the villages and sent to the STFC



production facility for quality control, sewing, storage and marketing. Today their products are sold in three shops in Ahmedabad, New Delhi and Mumbai under the Hansiba brand, through private orders and via the Internet (<http://www.sewatfc.org>).

The strength of these marketing efforts lies in the fact that the women are gradually becoming the managers and owners of their business through local groups, which are federated into district-level cooperatives. By organizing themselves at different levels, the women increase their collective bargaining strength and work together to improve the quality of products.

2.5 Strengths and limits of SEWA's model

SEWA's success is seen in its longevity, its constantly increasing membership and the recognition it receives at local, national and international levels. Thousands of members can describe how joining SEWA changed their lives and improved their prospects. Women learn that their work is valuable and that they have rights, voices and the capacity to lift their families out of poverty. But what accounts for SEWA's success? And is this successful model replicable elsewhere?

The following factors contribute to SEWA's efficiency, expansion and longevity:

- an amazing capacity to organize women and communities and create networks of organizations at the grassroots level;
- an organizational model based on values, a strong sense of ownership and a large base of committed women leaders;

- a pragmatic and incremental approach, experimenting and expanding with the available resources;
- the capacity to build fruitful partnerships that will answer the needs of its members.

These elements are detailed below.

Organizing and connecting through involvement

SEWA facilitates group formation and discussions so that women and communities can collectively analyse and identify their needs, challenges and solutions. This participatory approach is an empowering process through which women learn about their rights, realize the importance of organizing to build collective strength and develop their capacity to solve their communities' problems.

With SEWA's guidance, this process leads to the development of decentralized, needs-based, economic and social organizations managed and owned by women. Facilitating the successful implementation of these organizations requires identifying and training grassroots leaders.

Today, SEWA brings together a network of formal and informal organizations (e.g. SHGs, saving and credit groups, a bank, district associations, trade committees, trade and marketing cooperatives). They support and learn from each other – to the benefit of their members – and are connected at different levels. Rural workers and farmers are connected with each other and with local and traditional authorities, technical institutes and private companies.

Box 6:
Building local organizations that outlast government schemes

In 1993, the construction of a dam in the Bodeli district resulted in the relocation of six villages. Families had to leave fertile lands on which they used to depend for their livelihoods. The Government invited SEWA to assist with the resettlement of these villagers.

SEWA began by conducting a field survey which helped to identify the villagers' most urgent needs and how the people, especially the women and children, were affected by the resettlement. Based on the results and recommendations of the survey, the Government asked SEWA to implement a three-year project (1993–1995) to help families improve their housing conditions.

SEWA organized women and identified leaders in the six villages. With the help of these leaders, SEWA contacted the providers of government services to ensure the availability of ration cards, water, electricity and irrigation infrastructure. SEWA then helped the groups develop agricultural activities during the rainy season and food processing and poultry activities during the dry season.

After three years, the project ended. Despite the end of the Government's support, the women leaders decided to continue their work with SEWA, and in 1995, women from Bodeli created an economic association registered at the district level: Sukhi Muhila SEWA Mundal. Since then, the district association provides economic, social and education services to women and their families from the six villages and has also extended its services to other villages.

Commitment to a democratic and inclusive organizational model

SEWA's model is rooted in Gandhi's philosophy, which works across social and caste barriers. Because SEWA's members share values and face common constraints and struggles, they emphasize mutual assistance and assimilation. Their aim – to achieve self-employment and self-reliance – transcends any intercultural or religious tensions. This collective strength, based on Gandhian principles, is also key to the women's determination and courage to sometimes defy their families, traditional rules or public authorities in order to pursue their goals.

SEWA is not run just by one or a few strong leaders, but by thousands of poor women. Members share a strong feeling of ownership in their organization, which means that they are highly motivated and committed. Their shared values promote solidarity and reduce conflicts; strong social cohesion among SEWA members can be seen at all levels of the organization. A transparent and efficient information system among members at village, district and management levels contributes to this cohesion.

SEWA gives women the tools to become leaders and entrepreneurs and to decide about their own future. Every activity includes capacity building and training of trainers and leaders at grassroots levels. As entrepreneurs, women learn to manage and control their own groups and cooperatives. They learn how to save money, strive for financial sustainability, express their needs and make decisions based on their capacity. In addition, SEWA builds the capacity of poor and illiterate women to engage and reach the highest levels of leadership in the organization. In this process, women build their self-esteem; they are aware that poverty



is not a fate; and they receive the knowledge, capacity and resources to act.

Ability to experiment and grow at their own pace

SEWA does not have a blueprint action plan. Instead, it evolves based on the needs and concerns of members. This process requires repeated experimentation, adaption and eventually expansion. Often SEWA will support women's groups to develop an economic activity and build their technical and financial capacity before creating a cooperative or other type of organization (e.g. Tree Growers' Cooperative, RUDI, Facilitation Trade Centre). It is not an easy or linear process; progress can be slow, with ups and downs. However, SEWA members do not think in terms of failure or success but in terms of struggle. Their remarkable determination has been critical in turning obstacles into opportunities and in constantly reinventing and designing alternatives.

Since its creation, SEWA has expanded its membership and financial and technical capacity and has developed many services to support its members. When SEWA started, it didn't have much capital, but using its philosophy of self-reliance, it intended to start small and expand using available resources. Its Bank was one of its first cooperatives, and was created with an initial share capital collected from members. When SEWA organizes women in groups, it encourages them to save money. When it provides literacy classes or technical trainings, members pay a fee. Services are provided at an affordable cost so that even the poorest member can benefit. Each SEWA sister organization strives to be financially independent and sustainable.

"SEWA's policy has been to go through the long and difficult process of empowering grassroots-level people to run their own organizations. When women learn at their own pace, they change their lives and their environment for the better and for the long term." (Bhatt, 2006).

Capacity to build fruitful partnerships

SEWA takes a very pragmatic approach to partnerships. It receives cooperation and support from the local community, state and central government, industries, universities, donors and organizations from India and abroad. SEWA's principle is that partnerships should support its members' perspective and values. SEWA's members have the capacity to organize and build up cooperatives to a certain scale with available technical support and access to microfinance so that members' activities are not dependent on a project or its funding (see Box 6).

Nevertheless, partnerships and alliances are needed at different levels to expand and support SEWA members' businesses, such as by providing access to modern technologies and techniques. Partnerships also are needed to influence policies and change concepts – from the village *panchayat* level to regional and international levels. As an example, SEWA is involved in The Women Informal Employment Globalizing and Organizing (WIEGO), a global network which aims to improve the status of the working poor, especially women, in the informal economy.

Limits to SEWA's model

SEWA has certain features, which may not easily transfer to other organizations, including:

- *a wide scope that includes all informal activities:* SEWA started as a union to defend the rights of urban and rural women workers in the informal sector. Consequently, its members' activities span a wide range of jobs in urban and rural settings. This makes SEWA uniquely different from many other activity-focused organizations.
- *a large potential pool of women members:* SEWA's access to many women in a populous country is a source of strength in its ability to reach financial self-reliance; however, organizations with similar goals in less populous countries may face more limited potential membership. In populous India, more than 92 percent of the workforce is in the informal economy. They "are poor but so many" and need a range of social and economic services. When SEWA develops a service, it knows that there is a potentially large "client base".
- *its focus on women:* SEWA's members decided to remain a women-only managed organization. For SEWA, women are critical to eradicating poverty. They need to lead the process because they are resilient, hard working, and will sustain the family under all circumstances. Men and women have different perceptions of what is important in their livelihood decisions (e.g. women are traditionally responsible

for children's welfare). SEWA's members felt that they would be inhibited with men around and needed the space to take on new roles, build their self-confidence and take their own decisions regarding matters such as which crops to grow and how to use their earnings and savings. In patriarchally dominated societies, men tend to take over when businesses become profitable. However, in many countries, women-based organizations may find it difficult to totally exclude men and may be required either to join men's organizations or operate with mixed membership to break down social resistance to women-only organizations.

These unique features may make it difficult to transfer SEWA's entire model to other organizations. However, the principles it embodies and its proven approaches to development can inspire other organizations to support poor men and women. Services like the microcredit facilities, RUDI distribution network and pensions and health insurance are likely to be of interest to informal and poor workers worldwide. The way men and women organize and network may differ from one country to the next (e.g. unions, federations, cooperatives, economic interest groups). But the key determinant is to organize and network in sufficient numbers to ensure visibility, voice and viability (Ela Bhatt) and make changes in favour of the poor.



Oumy Seck (left), Adie Diatta (centre) and Jeanne Diattara (right) from Senegal during the EEP

3.

A PARTIAL OVERVIEW OF WOMEN'S ORGANIZATIONS IN STAPLE CROP VALUE CHAINS IN WEST AND CENTRAL AFRICA⁷

3.1 Background

Since the 1980s, the agricultural market liberalization in Africa has led to a withdrawal of state support to agriculture and a dismantling of core agricultural services such as technical training, input provision and infrastructure support. This liberalization promoted the emergence and expansion of producer organizations as service providers to deliver needed economic and social services in rural areas. International donors and NGOs played an important role in promoting the development of these producer organizations by providing technical and financial assistance. More recently, there have been significant changes in the agricultural and food marketing, processing and retail sectors in developing countries (FAO's Committee on Agriculture, 2010). As a result, producer organizations have defined and implemented strategies to help their members adapt to the changes and overcome considerable constraints to compete in modern markets. In many countries, while men focus on cash crops, women are mainly responsible for food crops, which are very important for food security in these regions.

In West and Central Africa, many producer organizations were created during

the last ten years, and they are usually managed by men. Women members are often under-represented, not involved in decision-making processes or not heard.

Establishing women-based organizations is a primary strategy to address women's unequal participation in producer organizations and to improve access to support and assistance needed to develop women's activities. In this chapter, we will present ten organizations in West and Central Africa that are operated and managed by women and will describe their activities, structures, strengths and limitations. These organizations engage in one of the following areas:

- improving members' capacity to access markets and commercialize their produce;
- developing opportunities to add value within specific value chains;
- providing access to support services such as education, technical training, transport or finance;
- conducting policy advocacy.

These organizations are a good sample of women-based organizations in Africa; therefore, they are suitable for drawing broad lessons about the types of women's

⁷ This chapter is based on the results of a survey and interviews with African women leaders who participated in the Exchange and Exposure Program in India.



institutional structures appropriate for staple crop value chain development in Africa.

3.2 Improving women's capacity to access markets and commercialize their produce

Small-scale rural producers – both men and women – face a number of constraints in accessing markets, such as lack of access to productive assets (e.g. land, water, finance), education, technical skills and new technologies; high transport and transaction costs; and lack of bargaining power. However, women farmers face greater disadvantages than their male counterparts. They face social, economic and political constraints ranging from social norms and customs that dictate the type of work they can do and the conditions in which this work must take place, to gender-unequal laws which limit or constrain their access to productive assets such as land, livestock, productive inputs and finance (FAO, IFAD, ILO, 2010). In addition, women often have less access to education, knowledge, information and technologies than men. Finally, women's access to markets can be limited by a lack of social services such as child care.

Rural producers' organizations can play a crucial role in enabling small-scale producers, especially women, to enter or improve their position in the market, increase their bargaining power, benefit from higher prices and negotiate better conditions for contracts. However, some women's initiatives from Mali show that if producers' organizations are to benefit women, they need to be managed and owned by the women themselves or women should be actively involved in the management and decision-making processes.

Cooperatives of women producers of shallots in Segou, Mali

In the Segou region of Mali, shallots are cultivated mainly by rural women farmers on relatively small plots (0.20 hectares). Shallots are used in all Malian dishes, and they represent a major marketing opportunity because of growing consumer demand. Traditionally, women operate at the production and retail levels while men dominate bulk-marketing activities.

The Benkadi cooperative of women producers of shallots had serious problems selling all of its production on the local market or having to sell it at very low prices before it spoiled. In order to sell their shallot surpluses through bulk marketing, the cooperative partnered with 21 other women's shallot cooperatives (each of which included only one or two men). Together they lobbied to become members of Faso Jigi, an association of farmers' cooperatives based in Segou, Mali, that brings together farmers' products such as cereals, rice, onions and, more recently, shallots for collective sales. Faso Jigi also lobbies for better access to credit, provides technical advice and collectively purchases fertilizers at better terms for farmers' organizations.

In 1997, the women cooperatives became members of Faso Jigi and were represented on the management board. They negotiated with Faso Jigi to build two storage facilities to conserve the shallots. Faso Jigi would buy the shallot production from the cooperatives, store it and sell it when market prices were more favourable (prices per kg varied between 150 FCFA (US\$0.33) in May and 900 FCFA (US\$1.96) in September). After the success of this initiative, Faso Jigi invested



Bintou Guido of Faso Giji (Mali)

in building 19 more storage facilities with a capacity of 400 kg each.

Currently, 960 of the 4 200 members of Faso Giji are women who specialize in shallot production and marketing. The shallot cooperatives have a female representative who is in charge of bulk marketing onions and shallots and who ensures that women's concerns and needs are taken into account in the strategies of Faso Giji.

Faso Giji has been a very successful marketing organization. The women shallot producers' income has increased because they can sell all of their production at a better price. The women can now keep a portion of their fresh shallots to produce seeds for the next season, which reduces their cost of inputs.

The expected growth in the dried shallots market is bringing new opportunities for women producers of shallots, who are testing a technology to dry and slice the surplus shallots that cannot be stored in the storage facilities. However, the women will only be able to fully benefit from this market if they have access to training and resources to improve the quality of their slicing, drying, packaging and branding.

Cooperatives of women producers of sweet peas in Mali

Sweet peas (or tiger nuts) are the main crop in the Sikasso Region of Mali. They have a high market potential at national, regional and international levels (a large part of sweet pea production is exported to Spain). Sixty-eight percent of sweet pea producers in the region are women (Coulibaly et al., OXFAM, 2010), and sweet peas represent 75 percent of their income.⁸ Typically, traders procure sweet peas from producers with whom they have a personal relationship. Other producers will store part of their produce and wait until the market prices are higher to sell it. This lack of price transparency in the local market was problematic. In order to better profit from market opportunities, the women producers organized into groups and cooperatives; each cooperative now negotiates a contract with one trader. However, there is still a lack of transparent market and price information.

In 2010, 26 cooperatives decided to create the Union Jekafo, which brings together 1 417 members, of which 875 are women (some cooperatives are women-only

⁸ Other crops are sorgho, mill, maize, fonio, mangos, niebe and sheer butter. (Fanta Diamoutene)



Fanta Diamoutene of the Union Jekafo (Mali)

and others are mixed). The Union Jekafo offers advance payments to its members, who repay the loans in kind at harvest time. Usually, members keep a small part of their production for their own consumption and for sale in the local market; they sell the rest to the Union Jekafo, which is in charge of commercializing it. As a result of this cooperation within Union Jekafo, market prices for sweet peas were harmonized and higher – from 120–275 FCFA (US\$0.26–0.60) in the local market to 500 FCFA (US\$1.09) at the district level. In order to access information on sweet pea prices in other countries, Union Jekafo became affiliated with a subregional organization, ORIPROFIS (Organisation Interprofessionnelle de la filière Souchet) covering Burkina Faso, Mali and Niger.

The essential part of the production is marketed in the form of seeds. The Union Jekafo created processing facilities and organized training on processing techniques for women. Five women producers trained 150 women to process sweet peas in juice and soap. These women will then train the members of their grassroots organizations. Processing sweet peas can bring new market opportunities; however, the women still contend with a lack of sufficient storage and handling facilities and the need to improve capacity-building activities and package quality.

The Union Jekafo, along with other sweet peas producers' organizations in the region, joined the Association des Organisations Professionnelles Paysannes (AOPP), which facilitates marketing of sweet peas at the regional (Sikasso) and national (Bamako) levels through retail outlets. AOPP also offers capacity-building activities and lobbies for small-scale producers' concerns to be taken into account in national policies. A representative of women producers promotes women in the AOPP network and ensures that women's concerns are considered.

The Union Jekafo still needs to overcome several challenges, including limited technical capacity, access to appropriate equipment and lack of marketing skills. Recently, the organization hired a consultant to teach and advise members on crop budgets and to develop business plans for the cooperative.

Cooperatives of women fish processors and traders in Mali

Traditionally in Mali, men do the fishing. From the time the fish is landed, the women

are in charge of processing, conservation and marketing. A group of 14 women from the village of Baco Djicoroni – mainly the wives of fishermen – created the cooperative “Femmes en Action” to collectively market fish. One of the constraints they faced was competition from outside traders who would come into the villages and buy the fish directly from fishermen.

In order to overcome this challenge and guarantee the supply of fresh fish to its members, the cooperative negotiated a higher purchase price with the fishermen. For example, if the traders would buy the fish at 500 FCFA (US\$1.09), the cooperative would offer 750 FCFA (US\$1.64). The additional 250 FCFA (US\$0.54) would go

to the woman member of the cooperative (i.e. the fisherman's wife) and 500 FCFA (US\$1.09) would go to the fisherman. With this financial incentive, it did not take much effort to convince the fishermen to sell their fresh fish to the cooperative. Eventually, fishermen knew that the income from the sale of fish by the cooperative represented additional income for their households. As a result of this additional household income, women saved 100 FCFA (US\$0.22) per day, which they reinvested in the cooperative to start alternative income-generating activities, such as livestock and horticultural production. Apart from fish processing and marketing, the members of the cooperative cultivate and process cereals, and practise microgardening.



Fatoumata Diallo Sirebala of the cooperative “femmes en action” (Mali)

This contractual arrangement between the fishermen and the cooperative was also instrumental in guaranteeing a steady supply of fish to markets in the high season. The fish are transported to the market by public transport after women buy them at the landing sites. These transport conditions over long distances – from 180 to 500 km – involve a high risk of post-harvest losses. The cooperative developed multiple marketing strategies in order to mitigate these risks. Fresh fish (la “peche du jour”) is delivered to a single sales location in the market. A part of it is sold on the spot and another part is delivered to homes on a motorcycle. What is not sold at the end of the day goes back to the village to be processed into smoked fish, dried fish and fish cubes. The processing unit in Bamako employs 50 women who are not cooperative members. It processes 1 000 kg of fish per month as well as cereals, fruits and vegetables produced by the cooperative members.



3.3 Increasing women's opportunity to upgrade in a value chain

Women and men small-scale farmers and entrepreneurs do not participate in the same way in agricultural value chains. Women are mainly concentrated in the production and processing of fresh foods such as vegetables, fruits, grains, dairy products and fish, which are sold in local markets (FAO, FAO, ILO Policy brief 4, 2010). They lack access to information, capital, technical and entrepreneurial skills, and often they lack confidence to engage in more complex activities. As a result, they are largely absent from bulk marketing activities, higher value-added activities and export markets dominated by men. This situation limits women's ability to economically gain from the sector's development.

Some initiatives from Burkina Faso and Senegal show that when women pull their resources together and receive adequate support and accompaniment, they can engage in higher value markets (e.g. the cosmetics markets), increase their control over several nodes of the value chains (i.e. production, processing and marketing) and become involved in the coordination of the value chain.

Helping women become entrepreneurs in Burkina Faso

The Association Féminine pour le Développement Buayaba (AFDB) is a national NGO gathering over 3 200 women across 42 rural organizations. Ninety percent of its members are women. The objective of AFDB is to empower women economically and socially through various activities such as

providing literacy training and education, training in agricultural and processing techniques and technical advice to start and develop small "social businesses" (i.e. the professionalization of women producers to enable them to become entrepreneurs). The AFDB member organizations engage in a variety of value chains including shea butter, cereals, horticulture, livestock and other products.

In rural areas of Burkina Faso, one of the important sources of household income comes from harvesting, processing and marketing shea nuts, which are mostly women's responsibility. But the greatest potential income lies in the production and marketing of shea butter, which gets a higher market price than raw shea nuts. Women already have the traditional knowledge to produce shea butter, but they lack the capacity and resources to transform this activity into an economically sustainable business. AFDB supported one of its members, an organization of women producers of shea



Buayaba members displaying shea-butter products (Karite), Burkina Faso

butter, to create a company and to develop a business plan and marketing strategy. The company, Assana (a commercial business with a social objective to support women through shea butter production), was created in 2007. One of AFDB's main lines of support to Assana is an operating loan of 1–3 million FCFA (US\$2 185– 6 554) to help the company with income-generating activities.

Currently, Assana produces an average of 5 tonnes of shea butter per year and employs around 300 women to transform it into organic cosmetic products such as soaps, shampoos and body creams.

Although shea butter cosmetic products have a high potential for export, Assana currently markets its products in the local and national markets – through one shop in Ouagadougou, local markets, fairs and exhibitions. This strategy enables women to concentrate on short supply chains, which they can control, and to reduce or eliminate intermediaries, which results in higher margins. However, selling products in the local and national markets is not enough. Assana aspires to develop linkages with international traders/retailers in order to create a fair-trade shea butter value chain.

Improving processing in Senegal

In response to increasing demand, especially from a growing urban population, traditional local products (e.g. maize, beans, cassava) are processed into ready-to-use products. For example, processed cassava has emerged in some countries as an alternative to rice, especially in the aftermath of the rise in rice prices during the 2007/08 food crisis. Women in Thiès, Senegal decided to create an Economic Interest Group (EIG) to engage

in processing activities and seize this market opportunity.

The EIG Keur Tafsir Makhary helps its 15 women members develop and improve their food processing techniques in order to diversify the types of products they can commercialize. For example, members took the initiative to process cassava into ready-to-use couscous. The idea was to change the image of this traditional cereal so it could be used as an alternative to rice. The EIG members transform a variety of products including mill, corn, honey, cassava, fruits and vegetables. However, cassava couscous and flour became the main products commercialized from the members' homes or from shops in Thiès.

While the EIG has had a positive impact on the women's revenue, it remains to be seen how the EIG can position itself in markets for processed products. Members still face several challenges: maintaining a steady supply of raw products, especially the cereals they have to buy; overcoming technical difficulties related to the lack of suitable equipment; obtaining adequate training and transport; improving labelling and packaging; and expanding sales points.

This example points to a larger problem: the creation of an EIG doesn't solve the main obstacles faced by women food processors. A higher-scale organization (or a network of closely interlinked organizations) may be needed to acquire the appropriate technical, managerial and financial resources to overcome the obstacles faced by women food processors in becoming effectively integrated into the markets. Appropriate support policies and government initiatives also are needed to enhance these groups and enable them to fulfil their needs.



Producing milk products in Burkina Faso

In Burkina Faso, milk production is very important for a large part of the population. This is especially true for women, for whom it is their major income-generating activity.

In 1994, a grassroots association called NEEDI was created to support rural and semi-urban women producers of milk around the town of Dori in northeastern Burkina Faso. This association has 57 members and focuses around three core income-generating activities: milk production, animal fattening and small trade. NEEDI also engages in literacy training for its members and supports schooling for two girls from each of its member families. This last activity is carried out with the support of UNESCO, which collaborated with NEEDI by providing one mill to a village. NEEDI members are trained to add value by making milk into yoghurt and cheese and by cattle fattening. The entry point to bring the women together was the creation of a credit and savings system which enabled them to develop activities such as animal pasture-fattening.

NEEDI is a good example of a grassroots organization which supported its members in diversifying their income-generating activities and in creating added value to their livestock products.

3.4 Facilitating women's access to support services

In many countries, only between one-fifth and two-fifths of the rural population are significant participants in agricultural markets (FAO, 2009), while some households, particularly in remote rural areas, may have little or no interaction with

markets. They have less access to education, health care, extension and financial services which increases their vulnerability to risks and shocks and reduces their opportunity to participate in markets. Women are even more disadvantaged for the reasons already mentioned in previous chapters.

To build their capacity to participate in markets, associations and NGOs support women to use their scarce resources (e.g. land and skills) efficiently. They create mechanisms of social solidarity among women and support them by providing education, technical training and financial services or by linking women with existing public or private service providers.

Forming groups for social solidarity and access to support services in Senegal

Casamance is a fertile agricultural area of Southern Senegal that has suffered conflicts and insecurity for the last two decades. Today, the province is one of the poorest in the country, and many people have migrated to find work. For those who remain, agriculture is the main source of livelihood. To overcome the many constraints imposed by this situation, some women formed women advancement groups (groupes de promotion féminine) and created a support network. This network became a formal organization in 2006 – the Association for the Solidarity towards Community Development (Association pour la Solidarité l'entraide et le Développement Communautaire). The association has two main objectives: (1) to build women's capacity in food processing as a means to generate income, and (2) to facilitate women's access to inputs and microcredit.



Microgardening facility run by CEEDD (Senegal)

The association trained 100 women in processing okra, eggplant, mango, maize, millet, sorghum, cassava and black-eyed beans (locally known as “niébé”). The trained women share their knowledge within their groups at the village level. The association also uses the public radio to spread information about food processing. Currently, over 300 women are involved in this processing activity, and commercialization of the products is done at the village level.

The association acts as a facilitator and broker to allow the women's groups to benefit from government schemes, such as training in rice production and distributing high-quality NERICA 1 rice seeds. The association also facilitates linkages between the women's groups and local microfinancial institutions.

Training women in microgardening

The Centre d'écoute et d'encadrement pour un développement durable (CEEDD) is an association that brings together three groups of women involved in small-scale processing, cloth dyeing and sewing, nutrition and

literacy. Currently the association has 181 women in semi-urban and rural areas. The association has one core objective: to empower women to tackle poverty. To achieve this objective, the association facilitates the creation of a support network among the women and builds their capacity to engage in activities to improve their livelihoods.

CEEDD started in 2005 to provide preventative health care for women and children and credit to women for various income-generating activities. Through these activities, it was found that women and children faced a major problem of poor nutrition. Many loans were diverted from income-generating investments and used instead to improve food consumption directly. CEEDD decided to help women produce their own food by offering them support to develop microgardening.

CEEDD trained women from Senegal and neighbouring countries on microgardening techniques. Women learned to grow aromatic herbs (mint, basil) and vegetables (carrots, cabbage), which helped improve their families' diet. Part of the microgardening activity is done on tables at CEEDD's premises (see Figure x) and another part is done in the homes for family consumption. Women now grow vegetables locally and at low cost because they use organic fertilizer from food waste. This reduces household expenses because the women do not have to buy vegetables and can use the additional income for other activities. CEEDD is now looking to develop microgardening in schools.

Expanding this kind of activity to women in urban and semi-urban areas would meet multiple goals including food security, income generation and youth employment. However,



if women want to transform microgardening into an income-generating activity, they will need more space and resources.

CEEDD also created a multipurpose training facility for women with a library and sales point. It includes a space for processing and selling niébé, which is produced by CEEDD's rural members on a 5-hectare piece of land allocated by the local government to the association.

Providing support services to women farmers in remote areas in Cameroon

Remote areas often face a combination of unfavourable conditions, poor infrastructure, weak or no state and market institutions and political isolation. Poor rural people who live in these remote areas tend to be more vulnerable and marginalized, especially groups such as single mothers, children and HIV/AIDS-infected people. These groups face several challenges, including the lack of transportation and adequate roads to reach markets and the lack of health, education and financial services.

Reach Out, a grassroots NGO based in the southwestern region of Cameroon, supports some of these groups. Reach Out's stated aims are to build the individual and collective capacity of marginalized women and youth to improve their social and economic situation. Currently, Reach Out provides support services to 104 groups, comprising 1 598 members (of whom 85 percent are women).

One of Reach Out's actions is to provide support to Bamusso and Fabasso women infected by HIV/AIDS to help them improve their health and engage in income-generating activities. These women mainly produce and

process maize, cassava, palm oil, vegetables and fruits, but they have nowhere to sell their products. Reach Out helps them build their self-confidence by facilitating them into user groups and identifying different means of transportation they can use to access local markets. It also provides training in nutrition and primary health care.

Reach Out is an example of a local NGO, supported by external financial and human resources (i.e. international volunteers), that provides basic services to rural women and youth who live in remote areas that are not reached by any government development programmes.

3.5 Raising women's voice in policy advocacy

For decades, many investments and agricultural policies in Africa focused largely on export-oriented cash crops; food crops for domestic consumption, in which women tend to be more active, were neglected. In recent years, especially following the 2007/08 food crisis, there has been a marked shift of interest in favour of staple and other food



Esther Oman Njormo of NGO "Reach Out" during a visit to a women's group (Cameroon)

value chains, which are so important for food security. However, existing policy approaches and institutional structures do not seem appropriate to tackle the multilayered problems involved in the development of staple crop value chains. New mechanisms of financial and technical support need to be designed and adapted to support the range of stakeholders involved in these value chains, and these mechanisms need to be participatory and gender-sensitive. For this to happen, agricultural policies and programmes need to be elaborated with the equitable participation of men and women producers in food value chains.

Often, women lack a voice and are under-represented in decision-making processes within producer organizations and in policy-making processes. To ensure that their needs and concerns are taken into account in agricultural policies and programmes, women need to be more visible and strengthen their capacity to participate actively in government consultations, negotiations and dialogues.

Engaging women in advocacy in Cameroon

In Cameroon, an initiative by the Coalition of African Organizations for Food Security and Sustainable Development (COSADER) provides an interesting example of how women's organizations engage in collective advocacy and policy-making processes.

COSADER is a collective of 35 NGOs and associations working in food security and rural development issues. COSADER's main objectives are to coordinate efforts to raise visibility in member organizations, ensure lobbying activities in favour of food

security and rural development and support local producers' organizations in their development projects. COSADER currently supports 250 village farmers' groups. Sixty-five percent of COSADER's members are women and 90 percent are based in rural areas.

At the national level, COSADER leads a campaign for the elaboration of framework law for agriculture that will take into account issues of food security and rural development. Through this campaign, COSADER advocates for a legal framework that will strengthen farmers' rights, especially those of rural women farmers and youth. Lobbying activities are directed to policy-makers, development organizations and, at the local level, the rural population in order to increase awareness and involve citizens more extensively in agricultural policy-making. Because women play a major role in food value chains, special attention is given to support them so they can play a full role in this process. The Chamber of Agriculture



Christine Andela of COSADER (Cameroon) explaining her organization of rural advocacy program



is COSADER's main partner and ally in these activities.

The strength of COSADER's advocacy is based on its local committees on food security, which bring together producers' organizations, civil society, traditional authorities and local government, as well as the Chamber of Agriculture, microcredit establishments and insurance companies. These multistakeholder committees are responsible for collectively identifying issues around food production and commercialization and elaborating local strategies to address the problems through community development plans. COSADER supports the development plans with capacity building. For example, COSADER trains members on a wide range of themes including production, processing, conservation of agricultural products and management and advocacy skills.

As a result of COSADER's lobbying activity, staple crops were included in national agricultural policies in 1999. Since 2009, COSADER has been organizing consultations through the local committees on food security. The results of these consultations with producers' organizations, civil society and local government will be used in the negotiations for the elaboration and adoption of an agricultural law that should take into account the concerns and priorities of men and women producers. Among other issues, COSADER lobbies in this process for the legal recognition of women producers through a professional identity card/license and for their right to access social security.

Involving women in policy-making in Mali

Another example of women's involvement in policy-making is provided by the National

Federation of Rural Women (FNAFER) in Mali. This federation was created in 2004 after a group of women made a direct appeal to the President of Mali during an annual regional meeting with farmers. Women pleaded for a dedicated space to exchange their opinions and elaborate and communicate their concerns and proposals. FNAFER participated actively in the process of elaborating the Agricultural Orientation Law. FNAFER is represented within the national network of Chambers of Agriculture and is actively solicited during consultations related to agricultural issues.

3.6 Strengths and weaknesses of African women producers' organizations

This chapter does not intend to exhaustively analyse each organization, which would be necessary to better identify their strengths, weaknesses and risks. However, this overview of women's organizations offers valuable insights into: (1) the importance of collective action to build women's self-confidence and their influence on markets and policy-making; and (2) the many issues women's organizations face in terms of governance, management, capacities and resources. It is also important to note that the nature and degree of the problems faced by these organizations vary based on the age of the organizations.

Strengths

- ***Women's strength increases through group membership***

The initiatives presented show how women can benefit from joining organizations, associations or cooperatives. Some of these

organizations, depending on their level of development and the dynamic nature of their leaders, enabled greater participation of their women members in markets and policy-making. In some cases, membership significantly improved women's bargaining power and collective strength to access markets and technical training, manage collective assets, diversify their production and invest in non-farm activities.

- ***Different paths can support women members***

Some groups joined other women-only organizations; others were part of mixed organizations to commercialize their production and access market information. The experiences of joining male-dominated producer organizations show that women producers can benefit as long as they have a stake in the decisions and strategies that concern them.

Some organizations create linkages with private and public partners to enable their members to access inputs, training and credit. They contribute to developing important channels for government and donors to reach small-scale women producers. They also provide direct support to their members through a number of activities: alphabetization courses, technical training in agricultural and processing techniques and facilitation to access microcredit.

- ***Dynamic women leaders are very involved***

All of the women leaders interviewed are involved in multiple activities: producing for their households and for the market; negotiating contracts for their organizations; building partnerships with NGOs and

international organizations; and organizing capacity-building activities. Often, they are engaged in several organizations and advocacy activities (e.g. lobbying local authorities for women's access to land, lobbying government to promote women producers' rights and participating in the elaboration of agricultural policies).

- ***Tangible benefits accrue to their members***

Interviews with women members and leaders of the organizations highlighted in this report showed examples of improved livelihoods for the members. Benefits included income-generating activities, increased capacity of women to send their children to school and a better diet.

Weaknesses and vulnerabilities

- ***Organizational, management and governance issues***

The leaders tend to drive the operations of these organizations, and they are frequently the only ones, or among a few, who have a sufficient level of literacy and knowledge to manage most of the organization's activities, including administrative issues, financial reporting and business plans. This creates an institutional weakness in governance with little engagement or commitment from the base, which eventually jeopardizes the sustainability of the organizations.

The organizations' members can have different views about their roles and commitments within the organization. Often, they join the organization as a benefit recipient and are not aware of their obligations towards the organization. Therefore, they may not fully commit to build and support a common



vision based on shared objectives and values, respect commitments or participate actively in the organization's management. The lack of members' commitment and capacity also can reduce their ability to engage in the management and decision-making processes. Hence, a serious weakness of this organizational model lies in the structure of its governance, which is often characterized by inadequate management, élite capture and lack of transparency.

Moreover, the concentration of knowledge and responsibility in one or a few people can raise issues of accountability. All members might not have access to the same level of information, and the organization's leaders might not have the means to address the needs of all members.

- ***Committing to new activities without appropriate capacity***

Whether the organizations are focused on specific value chains or a subset of activities, they seek to provide a range of services to their members to answer their particular needs (e.g. access to land, inputs, training, credit). However, in some of these organizations, activities extend to areas in which there may not be the necessary technical or managerial skills (e.g. agroprocessing, rural finance). The choice of whether to engage in new activities or more ambitious goals is not always based on a careful evaluation of risks and opportunities and rarely takes into account existing human, technical and

financial resources. Unrealistic objectives can be adopted without a full understanding of the difficulties involved or based on the expectation that external technical and financial resources will support them.

- ***Achieving self-reliance and sustainability***

Usually, members pay an annual membership fee to their organization and do not pay for the training provided by the organization during the year. An organization's own funds are not sufficient to cover its operating costs, even when there are no salaries to pay (i.e. even in the case of organizations managed on a volunteer basis by their board members). The organizations may develop activities based on projects financed with external funding. In some cases, grassroots associations and NGOs were initiated with external funds, which still support them.

This situation of over-reliance on external technical and financial resources creates three important risks. First, activities might be developed based on external stakeholders' agendas and not on the specific needs of the organization's members. Second, as long as external support is provided, members are not motivated to invest their own resources in the organization's operation or develop their own mechanisms to mobilize resources at the local level. Third, when projects stop, the activities that depended on external funds and human resources might stop too if no long-term plan was developed to sustain the activities.



FAO-SEWA working session during EEP

4.

A COMPARATIVE ANALYSIS OF SEWA AND AFRICAN WOMEN'S ORGANIZATIONS

This chapter⁹ compares SEWA's experience with African women's organizations based on the EEP mission to India conducted by nine African leaders, which took place in November 2010.

SEWA and African organizations both recognize that women in India and Africa often face the same type of disadvantages. As women-led organizations, both SEWA and the African organizations share the same goal, which is to empower women and improve their social and economic conditions. They both strive to improve women's access to education, productive assets and markets and to make their voices heard.

African and Indian producers' organizations also work to remedy weak or no government presence in rural areas. In India, women farmers operate with government schemes that are not adapted to them or do not reach them, while in Africa they are faced with the dismantling of government agricultural services.

Comparing SEWA with the selected African women organizations is a challenge. The size, scope of activities, experience and

environment of these organizations differ from one country to the next and sometimes from one organization to another. For example, SEWA focuses its attention on poor urban and rural women working in the informal sector, bringing together over 100 different trades. As a result, it has developed a wide range of support services to respond to the many needs (i.e. political, social and economic) of its multitudinous members. By contrast, the African organizations bring together women producers of a similar type of product or service and around one specific value chain or a set of related support services and products.

During the EEP, the women leaders of the African organizations learned first-hand about several of SEWA's successes and best practices. Among these were SEWA's unique organizational and governance structure and its approach based on locally driven solutions, strong investment in human capital and fruitful partnerships and financial self-reliance. Many of SEWA's successes, achieved during nearly 40 years of existence, still remain huge challenges for the African organizations to overcome.

4.1. Organizational structure and good governance

SEWA built interconnected local and democratic institutions and strengthened

⁹ This chapter includes contributions from the workshop "Women and value chains – sharing experiences and lessons from ten African women leaders from West and Central Africa", 6 December 2010, organized by FAO's Social and Economic Development Department.



women’s leadership capacity at village and district levels. These leaders – from aagewans (local leaders) to trade council members and executive members – ensure a regular two-way information flow between grassroots and management levels. They participate in discussions related to policy and business matters, problems and achievements of various cooperatives and trade organizations. As a result, SEWA is not run by a few strong leaders but by thousands of women. In addition, SEWA’s members feel a strong sense of collective ownership and are proud to be members. Sharing strong values is key to creating consistency and motivation among the members to pursue a common objective, especially through times of struggle.

4.2. Self-reliance approach

Building locally driven solutions

SEWA investigates the issues and problems faced by its members through grassroots diagnosis and surveys. Members participate in designing the responses and priority actions and become owners of the process. Organized in groups, they actively participate in planning, implementing and monitoring

Challenge for African organiza-

tions: The challenge is to rethink the governance structure, especially the way in which members are involved in the management and decision-making processes of the organization, and how organizations can build the capacity of all members to become active members and leaders.



Reema Nanavaty explaining SEWA governance structure



SEWA's integrated approach spelled out

these actions. SEWA facilitates this process by: (1) drawing on its members to enhance self-help and develop underutilized skills and knowledge; and (2) providing linkages between the women's groups and SEWA services (e.g. banking, health care, vocational trainings), private companies or government services.

COSADER in Cameroon provides an interesting case of how local multistakeholders' committees were successful in involving men and women smallholders to identify the constraints they face and to design local solutions. The committees facilitated linkages between financial institutions and men and women smallholders.

Challenge for African organiza-

tions: Training or building capacity is not systematic and integral to all their activities. While specific training activities are carried out in some cases, this area is a serious weakness in these organizations. Also, leaders or members do not always have the capacity and often complain that external training initiatives are often not well targeted and lack the follow up necessary to be effective. The challenge is to develop a comprehensive and sustainable approach to capacity building – as part of a process – and to institutionalize mechanisms of feedback, adaptation and scaling up from the grassroots level.

Investing in human capital: building strength from within

SEWA builds the capacities of its individual members so they become owners and managers of their own trades. For SEWA, capacity building is a continuing process from building women's self-esteem to investing and nurturing their leadership and entrepreneurial spirit. Training programmes are designed and provided by SEWA in response to demand and in a decentralized manner, and are adapted to its members' literacy, awareness and experience levels. Further, skill building doesn't end with the training activity; it involves following up to ensure that the learned skills can be implemented in practice. Every service offered by SEWA includes a training activity for grassroots members: financial literacy, agricultural practices, health care, plumbing, etc. Grassroots members become trainers and spread the knowledge they acquire to others.

Challenge or African organiza-

tions: The challenge is to improve or build mechanisms where members draw on existing resources to become actively involved and trained in needs analysis and design, implementation and evaluation of responses. Some organizations have achieved some success in this area (e.g. the cooperative "Femmes en Action" in Mali, COSADER in Cameroon), but these successes are with narrow, well-focused activities by these single- or few-purpose organizations.



Investing in fruitful partnerships

SEWA leverages local, regional and international resources and facilitates linkages with existing government programmes and schemes to benefit its members, rather than creating parallel programmes. These linkages with village groups provide effective channels for delivering government assistance. In addition, SEWA develops partnerships with universities and technical institutes to design and implement programmes tailored to low-literate women. SEWA also negotiates partnerships with private companies when possible. At the international level, SEWA is involved with other organizations and networks to promote the economic and social empowerment of poor women workers from the informal sector.

Striving for financial self-reliance at all levels

SEWA strives for economic self-reliance in its programmes, and also takes a step-

Challenge or African organizations: The challenge is to access information on existing programmes and schemes which could benefit their members and build mechanisms to ensure that these programmes are adequately implemented. Another challenge is for the organizations to enhance their lobbying capacity to develop fruitful partnerships with public and private stakeholders at local, regional and international levels.

Challenge for African organizations: African organizations tend to rely on external donors and NGOs which inevitably couple assistance with government services' pre-planned projects. These organizations have very little interaction with government services (except general policy advocacy and lobbying in forum) and little or no capacity to build fruitful partnerships with local technical resources (e.g. research centres), except those organizations that are supported with external donor funding, like the Fédération des Professionnels Agricoles de la Sissili (FEPPASI) in Burkina Faso.

There is little evidence of strong collaboration with local organizations like Chambers of Agriculture, except in the cases of FNAFER in Mali and COSADER in Cameroon. This is another great source of weakness for these organizations, hampering their effectiveness and blocking their ability to meet their declared goals. One of the key challenges is how to rethink or refocus these women's organizations so as to progressively reach some financial self-sufficiency and start to develop projects and initiatives with their own resources to meet their most pressing needs. A new mode of operation is needed among donors, development agencies and these organizations to ensure that assistance is targeted to strengthen self-reliance now and in the future.

by-step approach to developing locally generated solutions. Financial self-reliance is key to the sustainability of the different SEWA organizations, district associations and cooperatives. Women's economic self-reliance begins with their basic training and education upon joining the organization; some women further their training and become trainers themselves. Funding activities are acquired through credit from village level savings groups and at the district association level through the development of paid services to members. The cooperatives are created with the share capital provided by the women and aim to achieve financial self-reliance by generating income through the provision of goods or services.

SEWA's services – from trainings to the collection of insurance fees in villages – are costed out to the members who are willing to pay because they know the quality and the benefit of the services. External funding (i.e. loans or grants) serve as a complement to the organization's resources. In this sense, SEWA strives to not depend on external funds to pursue its activities and adjusts its development and its resources accordingly. SEWA will accept external funding from governments and donors when projects are consistent with their values, but not just for money.

Overall, the challenges identified above are interlinked and tackling them may require a new or alternative development path for these women-based organizations. The week-long exchange between SEWA and the African leaders highlighted or revealed very clearly the need for African producer organizations to "rethink their development model" and focus on strengthening the local economy and building available resources. SEWA offers an interesting starting point for this reflection as it presents a successful and inspiring model of institution-building based

on strong linkages among: (1) its members at a grassroots level (intra-group linkages); (2) the different SEWA organizations (inter-group linkages); and (3) SEWA and the private and public sector (extra-group linkages).

There are three overarching challenges for African women leaders:

- to rethink women's organization strategies for empowering women towards improved economic livelihoods;
- to rethink the relationships between the producer organizations and their members (e.g. How are the members involved in the organization's management and strategy? How does the organization provide support and guidance to its members so they are empowered?); and
- to better organize and leverage strategic and innovative partnerships to achieve common purposes.

What then are the necessary components of such a new model for Africa? One possibility is to promote a locally based network of organizations providing cross-cutting services (e.g. training, microfinance, managerial and human capacity building and advocacy) linked with a specific activity (or value chain) at the local level. The success of such a structure will depend largely on:

- the capacity of its members – and not just one leader – to involve all people within the organization in implementing activities (i.e. decentralized empowerment);
- the ability to ensure that planned activities match endogenous resources



as much as possible (this may take time and will require a phased approach); and

- a focus on needs-based activities, including targeting solutions to specific groups depending on their needs and ensuring that beneficiaries pay the price

(albeit reduced) for the services received. This moves beyond the perpetual state and attitude of dependency on outside assistance, and is the only certain way to ensure the self-reliance, evolution and durability of development programmes.



5.

CONCLUSIONS

While women play an important role in agricultural development as producers and workers, they are often excluded from the more profitable part of agricultural value chains. They face more constraints than men in accessing productive assets, knowledge, technologies and information, and face cultural inequalities, all of which reduce their chance to engage in markets.

The initiatives presented in this report show that organizations led by women provide an important space for individual and collective empowerment and can improve women's position in markets. SEWA offers a particularly successful example of an organization that enables women to become effective and competitive producers. But this experience also highlights that there are no predetermined pathways to success; organizations, activities and programmes should evolve "organically", in response to the needs of individuals. The lessons learned about mainstreaming women into agricultural development include the following:

- individual and collective empowerment matters for women's economic development;
- a holistic approach that links economic and social benefits is more favourable for women's needs than a programme that focuses on a single issue;

- understanding power relations in value chains is essential to empower women producers in value chains;
- promoting gender-sensitive policies and programmes can enable poor small-scale women producers and their households to benefit fully from value chains.

Individual and collective empowerment matters

When women—even those with very low levels of education—are given the opportunity to access education and credit and participate in economic activities, their self-esteem, their capabilities and social status are enhanced. The experience of associating, experimenting and succeeding can trigger women's potential and empowerment, build their bargaining power and enable them to find their own strategies to make their voices heard.

The way women organize can vary from self-help groups to cooperatives. A key element is to build women's individual capabilities to develop their own forms of collaboration and to lead and manage their economic activities in an efficient way.

"When women are empowered and organized, they are more able to produce high-quality goods and manage their livelihoods so that they



are more flexible to market demand.” (Mayoux, 2009).

A holistic approach is more favourable

An intersectoral approach linking economic empowerment and social security (e.g. health care, child care) is essential to enable women to participate effectively in value chain development. The challenge is to support women to develop their own strategy to seize economic opportunities while reducing or managing risks. SEWA offers a good example of this intersectoral approach, encompassing: (1) capital formation (e.g. land, equipment, technology) through access to financial services; (2) capacity building to be competitive in the market; (3) social security to reduce risks (especially health and natural resource-related); and (4) collective strengths to increase women’s bargaining power and their voice in markets and policy-making.

The combination of these different aspects is important as women get involved in trade and economic activities occupations where incomes might be substantially higher but where competition and related risks are also higher. Once more, the challenge is to raise opportunities while reducing or mitigating risks. For organizations, the challenge is to find the right balance between a market-oriented objective and the objective to remain inclusive.

Understanding power relations is essential

Power relations among producers, processors, wholesalers and buyers along a value chain determine the degree to which revenues are distributed evenly or unevenly (e.g. through price negotiations, terms of payments, assumption of risk). These power

relations must be understood in order for poor small-scale women producers to improve their position in value chains. Most women producers join an organization to improve their position in a specific node of the chain, such as having access to inputs, processing or marketing their produce.

However, true chain empowerment requires that producers become involved in managing the chain (Laven, 2009). SEWA illustrates this strategy. After conducting grassroots systemic research, it developed specific commodity value chains by linking women producers, processors and traders and eliminating intermediaries. As a result, women have control over the different nodes of the chain and benefit from equitable income distribution. Women lead this change process through SEWA, which helps them:

- develop their self-confidence and entrepreneurial skills to seize market opportunities while coping with market pressure;
- strengthen their capacity as well as the capacity of their organizations to negotiate the conditions under which they want to associate with other private and public actors in the chain;
- develop partnerships with other organizations working to promote women’s empowerment in agricultural value chains.

This business model of value chain development distributes risks and rewards more equitably across the chain, ensures transparency in market information and builds the capacity of all the actors.

The Gender Action Learning System used with coffee producers in western Uganda provides another interesting approach to analysing gender issues in value chains. This methodology combines an economic value chain analysis with a process of community-led change in which women and men analyse the opportunities and constraints they face and elaborate development plans (including business plans and markets analyses). This approach has revealed that women's empowerment along the value chain benefits not only the women, but also their families, private businesses along the value chain and national economies (Mayoux, 2010).¹⁰

Participatory and gender-sensitive policies and programmes are important for sustainable agricultural development

Mainstreaming gender into policies and programmes can enhance gender equality in economic activities, access to markets and agricultural value chains. This requires:

- removing legal barriers to women's access and control or ownership of productive assets (e.g. land, livestock, equipment); access to education, training and extension services; and access to credit. This also relates to the need for legal recognition of women as producers;
- facilitating financial and technical support to producers' organizations working on staple food chains, where women are very active;

- encouraging bottom-up participatory approaches to policy design and implementation at the local level;¹¹
- promoting mechanisms to manage and mitigate risks (e.g. self-help groups and solidarity networks, savings and insurance services, social security schemes).

Overall, it is necessary to foster a new development paradigm based on integrated, participatory and interconnected networks of local organizations, including men and women farmers' organizations, local government agencies, private sector banks, businesses and support services, the research community and NGOs that target local agricultural and market development aimed at building social capital and improving farmers' livelihoods, especially for the poorest and most marginalized people.

The way forward: Learning, experimenting, empowering

Rethinking development by revisiting the role of women and their organizations in shaping the African agriculture development agenda comes at a very opportune time. The recent food crisis has emphasized the urgent need to design new financial and technical mechanisms to support the agricultural sector, especially food crops, with particular attention to small-scale women producers. This will be effective if women and men participate on an equal basis in designing and implementing these mechanisms.

¹⁰ For more information on this initiative, see www.wemanglobal.org

¹¹ For more recommendations on policy options, see Gender and Rural Employment Policy brief # 4 Agricultural value chain development: threat or opportunity for women's employment?, FAO 2010



This means strengthening women and their organizations' capacity to articulate their positions and proposals and to participate actively in policy advocacy. This also means raising awareness among producer organizations, private companies and public institutions on the important role played by women in agricultural development and food security. Ultimately, giving equal opportunities to women and men to participate in value chain development is a winning long-term strategy that will contribute to reducing poverty and generating economic and social wealth. In this process, it is important to not lock women into existing roles within agriculture (Murphy, 2010).

Governments and development agencies are already engaged in concrete programmes and initiatives to facilitate smallholders' linkages to markets and promote rural employment. However, addressing gender dimensions in these issues requires further attention, further research and dissemination

of successful initiatives as well as support for pilot activities and spaces where women's organizations and networks can learn from each other's experiences.

This report highlighted that success is built through a process of individual and collective experimentation, innovations and progress, and that it is important to leverage local capacities and actions and promote self-reliance, particularly in the areas of finance and human resources. It is important to determine how to assist without undermining the institutions' autonomy. Therefore this report calls upon development agencies and policy-makers to promote mechanisms that will progressively reduce dependence on the international community and promote self-reliance. These mechanisms will need to include new ways of approaching gender issues in agricultural and rural development in order for men and women to equally participate and benefit.

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Inducing institutional and organizational change to foster greater economic opportunities for small holders is often best achieved by enabling stakeholders to directly confront and compare alternative models of development operating within socio-economic and political environments different from their own. It is this basic premise that motivated FAO to initiate an Exposure and Exchange Programme (EEP): to enable selected women farmers' organizations from West and Central Africa and India's SEWA (Self-Employed Women Association) to exchange and learn from their experiences. The week-long EEP, held in November 2010 and hosted by SEWA in Ahmedabad, state of Gujarat, India, provided an arena to showcase the SEWA development model in action and for African and Indian women leaders to hold group discussions and exchanges on the roles of small holders in markets. The discussions and exchanges enabled the FAO facilitating team to identify and formulate a number of important insights and lessons about capacity building. This report critically evaluates the SEWA model and draws conclusions relevant to African women producers organizations to better meet the challenges of raising Africa's agricultural potential, improve incomes for small farmers, and ensure greater food security.