



विकास प्रबंधन संस्थान
Development Management Institute



Fifth Foundation Day Symposium
Women as Agents of Change for Development

13-14 February 2019

Address by the Chief Guest
Padma Shri Renana Jhabvala



Development Management Institute (DMI) was set up on February 13, 2014 pursuant to a desire of the Government of Bihar to establish a High Performing Knowledge Institution (HPKI). DMI believes that the livelihoods of small producers and marginalised people can be enhanced by organising them to form member participation based, democratically governed institutions that leverage the strengths of collectives and build enduring partnerships with professionals for reaping the benefits of technology and market integration. Inspired by and recognising the growing need for Development Management Professionals, the Government of Bihar took the initiative to establish DMI as an autonomous institution. The rationale of DMI is best captured in its mission: ***“To empower and usher in participatory governance and management of institutions, enterprises, and resources for enhancing livelihoods and generating sustainable development”***.

Fifth Foundation Day Symposium Address by the Chief Guest

I am honoured to be speaking at the Fifth Foundation Day Symposium of the Development Management Institute, on the topic of Women as Agents of Change for Development, a topic close to my heart.

Agents of change are those, who by their actions and example, are able to change society around them, and whose influence often extends over generations. As the poem by Longfellow tells us "Lives of great men all remind us we can make our lives sublime , and departing leave behind us footprints on the sands of time". We have all read about such famous men and women, we know many of the names. These leaders inspire thousands more who become change agents in their own societies and communities. In this talk I would I will focus on the many change agents we do not hear about, who are from all levels of society and whose actions have changed the world around them, and perhaps the generations after them.

Societal Change and Women as Change Agents

Societal change is usually slow and incremental and the position of women in society has changed slowly towards more freedom over the last two centuries. The first stirrings for reform can be seen in the 19th century in socio-religious reform movements such as the Brahmo Samaj, the Prarthna Samaj and the Muslim Reform movement. Interestingly, the change agents for women in the 19th century were mostly male reformers. In Bengal Ram Mohun Roy personally witnessed the sati of his brother's widow, then took up a campaign to ban Sati and to allow widow



remarriage, Sarswati Chandra Vidyasagar campaigned for women's education as did Jyotiba Phule and Baba Sahib Ambedkar in Maharashtra. These movements brought some change in women's lives, and the oppressive norms began to ease.

The entry of women themselves into movements really began with the advent of Mahatma Gandhi to convert the independence struggle into a mass movement. At this time lakhs of women began taking part in struggles, overcoming seclusion norms, and often taking leadership in demonstrating against foreign cloth or for prohibition. National women's organisations, such as All India Women's Conference, began to be formed and to agitate for women's rights, including reforms in the Marriage Acts and Inheritance laws.

At independence, universal franchise ensured a right to vote for every woman, and an emphasis on education for girls. Women who had been active during the independence movement buckled down to the important role of 'nation-building' including ensuring women's education, health care and family planning. Twenty-five years after independence the women's movement emerged in a new form. The seventies were a time of turmoil and change in India. Movements such as Nav Nirman in Gujarat and the movement led by Jayprakash Narayan, particularly in Bihar became prominent. Change was in the air and women were most active as part of this change.

1975 was declared International Women's year and it gave a boost to women's movements everywhere. In 1974 the Report on the Status of Women in India named "Towards Equality"

Fifth Foundation Day Symposium Address by the Chief Guest

was published and presented to Parliament. For the first time it was officially pointed out that women were unequal in every field. This included the declining sex ratio, the low age of marriage, the inequality in the marriage and Inheritance laws, the low status of women in the economy, the differential in education and in the political system.

Women began organising around these issues in new ways. Self Employed Womens Association (SEWA), a trade union of women in the informal economy was formed in Gujarat and a few years later, the Working Womens Forum in Tamil Nadu and Annapurna Mahila Mandal in Mumbai. Manipuri women led struggles against alcohol and women were active in movements in forests and in mines.

These new organisations and movements arose from a dissatisfaction with the current situation. The leaders of these movements had a vision towards equality including equality of opportunity, equality in the workplace, equality in ownership, equality in public participation, equality in political processes. They transmitted their visions to lakhs of women and inspired change agents in all levels of society.

Social Mobilization and Change at the Grass roots

However, all women are not equal, there being major differences due to the kind of families they come from. Urban, middle and upper middle class women, often have little in common with rural landless women. Differences due to caste, income, location, education lead to differences in their current status and



the possibility of change.

In this talk I will be focusing more on the masses of women, rural women from small farmer or landless or artisan families. Women who live in urban slums, from middle or poor families, whose families work in the unorganised sector and who constitute over 70% of the population. I will focus on the change agents, in disadvantaged communities, who act to change their conditions and the conditions of others around them, leading to changes in attitudes, norms and often new policies. The Report "Shram Shakti" presented by Ela Bhatt in 1984 highlighted their conditions.

Many of the movements towards women's freedom began to examine the role of power in gender relations and roles. This led to the term empowerment often used nowadays. It is the desire of people who feel powerless to have more control over their lives. This feeling of powerlessness is very strong in the poor. This is increased in the case of the women who face not only the external economic and social forces but also those within the household. Their disempowerment is accompanied by a feeling of fear and a lack of self-confidence and self-respect.

Empowerment is the process by which the disempowered, or powerless, women can change their circumstances and begin to have control over their lives. Empowerment results in a change in the balance of power at home, in the community, at the workplace. Perhaps the most important effect of empowerment is that the person says "Now I do not feel afraid. Now I can raise my head".

Fifth Foundation Day Symposium Address by the Chief Guest

However, empowerment cannot come by one person alone, no matter how strong or able that person may be. The process of change begins when like-minded people come together, understand their condition and begin to confront it. This is called the process of organising and mobilization.

Real change can only come about if there is a change in social norms and attitudes leading to concrete change. We are often told that social norms are so deep and so entrenched that they will never change, that interventions and change agents will not make a difference. And indeed often we, as change agents, do get discouraged when we face such barriers. However, as many movements have proved, concerted effort does lead to change in norms and social attitudes. In Bihar itself, the Jeevika program, a Government intervention, has turned into a movement and given rise to large social, economic and cultural impacts. As a World Bank study, noting the impact of the program, says: "The nature and scale of the change point to the significance of broad social mobilization. The impacts were not a function of changes to gender roles at an individual level, but rather a product of social activism and movements. Gender equality became a social cause, the results of which directly challenged the patriarchal power structures".

Social mobilization requires change agents, leaders, at the grass roots. I have been part of the SEWA movement for forty years and have seen that there are natural leaders in every village, in every mohalla, and given the right conditions these leaders will emerge and inspire others to action. I have seen many many women leaders at all levels rise within the movement and bring



thousands of other women with them, leading positive change in their villages, in their mohallas, in their States and in the country. Growth of a positive, inspiring leadership requires the correct soil and the correct nurturing. SEWA founder, Elaben Bhatt, believed that values form the core of any movement and an organization can grow and be successful only if these values were part of every member's actions. As she described it, it is these values, that link us all together like beads on a necklace. In SEWA these values emerged from the "Gandhian" tradition. One of the most important legacies of Gandhiji has been the leadership role he ascribed to women. Since non-violence and satyagrah were the weapons of choice, it was women who would take leadership. As he said, "My contribution to the great problem of women's role in society, lies in my presenting for acceptance of truth and ahimsa in every walk of life. I have hugged the hope that in this, women will be the unquestioned leader"

Ahimsa, is a central theme in the lives of women especially poor women, who face many different forms of oppression. To them, a life free of violence, physical and emotional, is often all they aim for. However, as women become more empowered and as they join together to change their lives, ahimsa becomes a way of acting, a way to ensure that the struggle remains positive and works towards bringing people together rather than dividing them. Sangathan, or organisation becomes a means for women to come together to identify with each other, to craft a common need, a common message and to give each other strength and courage to change their lives.

Fifth Foundation Day Symposium Address by the Chief Guest

Women's Movements for Change Nurture Society

Women's movements have often gone beyond the desire for equality with men and ventured into changing society as a whole. Women's change agents tend to have a vision of a more nurturing society. They prefer issues which focus on nurturing families, children, communities and their environments. They come out for issues to protect nature, to save water, to grow trees. Even in a 'hard' subject like finance, the savings they make and the loans they take are 'nurturing' for the family and the society.

It is important to recognise that women are not 'followers' in the movements for change, but often the leaders. In fact there are many areas where it is the women and especially poor women who have taken the lead in articulating the issue and in organising to deal with the issues. In this process women have brought into the national consciousness issues, which have major relevance to society as a whole. They have invented new and harmonious forms of organising, of coming together which have changed relationships within society .

In India women were the leaders is in recognising and preserving the environment. The well known Chipko movement where women living in hilly and forest areas, protected trees with their own bodies, refusing to allow the contractors with their felling equipment near them, was the start of a growing awareness of the importance of preservation of forest cover. This movement which started in 1975, spread spontaneously over the forest areas in the country where indiscriminate felling had lead to loss of wood-fuel for cooking and fodder for cattle. It had also lead to run-off of rain water leading to shortages of drinking water and water for



irrigation. And in the longer run it was causing major climate change. All these changes affected women and their work, their lives became so hard that some women, not being able to stand it any longer, committed suicide. It was these circumstances of hardships that lead to women to organise their first protest movements.

Starting from this seed, protection of the environment gradually became a major issue for Government policies as well as for civil society and the private sector. Laws to prevent indiscriminate felling of trees, major re-forestation programmes, watershed programmes became part of the main-stream.

The micro-finance movement has become well-known world-wide. In fact, micro-finance was started and lead by women, with new institutional structures being developed by them. The first micro-finance institution, SEWA Bank was started in 1974 as a co-operative bank where all shareholders were the women in the informal economy. Following this, in the 1980s, NGO Myrada and other organisations such as CDF found that women were spontaneously getting together into groups, saving their earnings, and taking loans from their own savings. Thus was launched the "Self Help Group" in India. These groups were so successful that the Government of India recognised their potential and began using them as the building blocks for developmental programmes. Today SHGs are the major and most successful program promoted by Governments to empower women.

Private sector too recognised the potential and small women's groups, Joint Liability Groups or JLGs, became the basis for

Fifth Foundation Day Symposium Address by the Chief Guest

India's growing micro-finance movement, leading to creation of profitable NBFCs and small finance banks. That these private institutions became dominated by men, is another story.

Women have taken the lead in urban slums where women suffer the worst effects of lack of water and sanitation and of overcrowding and crime. Even worse has been the inhuman removal of slums with their little shacks being bull-dozed along with their belongings. The struggle for water, sanitation and tenurial rights has led to shack-dwellers coming together to change policies.

Yet another area where women have taken the lead is in giving a new direction to the movement of workers. The workers' movement has been dominated by the trade unions of the formal sector, of factories, banks, railways and other formal work places. However, the majority of workers today work in the informal economy in occupations which have never been recognised. The trade union movement too has been dominated by male leaders and male workers and their concerns. As the economies around the world change the employer-employee relationship is increasingly vanishing. Since most women workers are used to being in these insecure, 'flexible' and informal types of work situations they have been taking the lead in organising the informal workers which include Homebased workers, domestic workers, agricultural workers and many more.

The changing nature of work has also given rise to many new types of organisations. SEWA is the earliest example, although there are today many organisations in the same model. These new types of trade unions bring together workers from many



different trades ranging from urban street vendors to rural livestock breeders, unlike most trade unions which organise workers of one trade. They organise workers who are in the informal economy, in their own homes as home-based workers, in others homes as domestic service, in fields as agricultural labourers, in public places as street vendors, in their own enterprises as self-employed workers. They organise for a whole variety of needs ranging from developmental needs like skill training and micro finance, to social security and child care, to education; it follows an integrated approach.

You will be surprised to know that women have taken the lead in many new initiatives, which then translate into new policy initiatives. Very recently, there is a national dialogue on Universal Basic Income. It was the women of SEWA who had taken the lead in this by undertaking studies from 2010 to 2017 in Delhi and rural Madhya Pradesh. They found that Basic Income had led to a transformative effect in poor families and an empowerment of women. Basic Income has been endorsed by the India Economic Survey which quoted these SEWA studies, and in the run up to the national election basic or minimum income is also a campaign promise by both national political parties. The village women where the survey was carried out in Madhya Pradesh have been campaigning and asking their State Government to introduce basic income. Perhaps they will be successful.

Rapid Change in Fifty Years

Many changes have occurred in women's status in the last 5

Fifth Foundation Day Symposium Address by the Chief Guest

decades. Women's literacy rates have tripled from 22% to 68% , enrollment in secondary schools has gone up 4 times from 17% to 65%. In 1971, there were only 21 women for every 100 men in university education. Today it is nearly at par, with girls outnumbering boys in some subjects.

Women's health has improved considerably too, with life expectancy going from 45 years to nearly 70 years, and maternal mortality declining from 400-500 per 100,000 births to about 130 now. Women have broken through employment barriers in most sectors, from the armed forces to universities to business leaders.

We must realise that these are very rapid changes for any society where there has been no major upheaval like a revolution or a war. Ours is an ancient civilization, which can be traced back more than 3000 years. Many of the social customs we follow today can be traced to Vedic times. To understand the speed of change, compare the status of a young girl today with her grandmother, and you will see the change that has occurred in just two generations, changes that may not have occurred in all these 30 centuries of more than 12000 generations, have occurred now!!

Still a Long Way to Go

However, there is still a long way to go. In many ways women are still second class citizens, still fearful. Over one-third of all women experience violence in their homes, generally due to jealousy of the husband or disobeying the husband. Worse still the violence is supported by the attitude of both men and women



towards it. Over 50% of women believe that men have a right to beat their wife.

Mobility is a major issue. Women are restricted often from travelling alone, from travelling long distances. And even if there is no obvious restriction, household and care work, do not allow much mobility. Women, in general, are still restricted in the public places they have access to. In many States they are invisible on the streets, in the markets, in the village chaurhaya, in local playgrounds or in most workplaces.

These restrictions are enforced both within the family and externally. Within the family, women are usually forbidden to go out without permission. Externally, when women do go out they are fearful of their safety, of sexual harassment or even violence in public places.

In the economic sphere, women's participation is declining, and the sectors that women work in are neither recognized nor paid. Women are mainly in the unorganised sector and in the rural areas, as agricultural incomes decline, men are moving to better paying fields, and there is a feminization of agriculture. They have far less opportunities than men, they earn about sixty percent of men's income, and they have practically no ownership of resources. They face segmented labour markets and unequal income structures.

Equality is still a distance away, a lot is left to change.

The Process of Change

The process of change is a complex phenomenon involving a

Fifth Foundation Day Symposium Address by the Chief Guest

variety of forces. The Government is of course extremely important to formulate policies which open up opportunities and which reward positive behaviour. Equally important is the role of community elders, of political parties, of non-governmental organisations, of employers, of intellectuals.

We must acknowledge the role of the Governments who have since independence formulated policies and laws which have created a positive environment for women's empowerment. Education and health policies have brought women on par with men, inheritance laws are allowing women opportunities for access to property, reservation at the panchayat levels have allowed women the opportunity to assert themselves politically at the village level, financial inclusion policies have allowed women access to finance. The policies of the Bihar Government in recent times including giving cycles for school girls, 50% reservation in PRIs, promotion of SHGs through Jeevika and prohibition law have seen a flowering of women's initiatives and grass roots change agents through the State.

The role of Non-Governmental Organisations (NGOs) becomes important. Many innovative initiatives were started by NGOs which have scaled up and become nation wide programs. Women change agents at the grass roots do need nurturing, encouragement and handholding, and NGOs are uniquely placed to provide this.

Intellectuals are necessary for social change as they are able to interpret reality and express inspirational ideas. In the women's movement intellectuals have played a very important part. As explained earlier, the Report on Status of Women 1974, through



the use of statistics and descriptions, was the first to present a complete picture of the disparity between men and women. The very name of the report "Towards Equality" was an inspiration for change. University women, got involved with grass roots movements and used their intellectual power to bring about policy change. The early institutes, the Institute for Social Studies Trust set up by Devaki Jain and the Centre for Women's Development Studies set up by Veena Mazumdar were pioneering and influential.

In more recent times, I chaired a Special Task Force on women in informal economy in Bihar, which gave its report in 2014. We found that the over 1.3 crore women in the informal economy of Bihar are hard working, courageous, risk taking and self sacrificing, and yet often they remain invisible to policy makers and to the media.

The report entitled "ShramJeevani " presented a picture of the status of women in the informal economy in Bihar. It showed that women are an important part of the economy. Whereas the official NSSO data lists a work participation rate of women only at 11%, through rigorous studies Shram Jeevani showed that it was indeed 56%.

An important finding of the report was that young girls are getting educated but are not finding their way into employment. Young women are five times more likely to be unemployed than young men. 55% of young women are unemployed, looking for work, for young men this figure is only 10%.

Fifth Foundation Day Symposium Address by the Chief Guest

Change Agents at the Grass Roots

We came across many examples of change agents in both rural and urban areas in Bihar. There was Manju Prasad from a family of marginal farmers who overcame inhibitions to become an entrepreneur and inspired other women to follow her example. Geetaben a quiet and submissive woman from a small farmer family who wanted to do something for her community and learning about SHGs she convinced first her own community and then the whole village to form SHGs. Later seeing SEWA Bank in Ahmedabad she got inspired with a larger vision and going from her village to her district she convinced 3000 women to form a co-operative and even convinced the (male) co-operative officials to support her by registering the co-operative. Today she has 18000 members.

There was Sangeetaben, from a sharecropper family who understood that income and livelihood were crucial to coming out of poverty. She convinced some women in her village to learn to make aggarbattis and formed an aggarbatti co-operative. When the market for hand-rolled aggarbattis disappeared, she began looking for alternatives and allowed her own homestead land to be used to explore new farming techniques, including building a seed bank. When she got convinced she began to convince other village women to not only experiment with new techniques but also to begin machine farming, forming a custom hiring centre with zero tillage and rice transplanting machines. Now she demonstrates these techniques to women SHGs in other districts in Bihar.

There is Poonam Pandey who lives in Patna and who recognised



the growing need for domestic service among middle classes. She brought women from slum areas together and helped them improve their skills and form their own co-operative. She is now much in demand from both employers and women workers.

The Way Forward

There is still a long way to go. We must realise that for every forward change there are forces pulling backwards. Women are still being beaten regularly at home, economic opportunities are still at the base of the pyramid, Sarpanch-patis are still the norm in many places, mobility and access to public places is still restricted. Geetaben and her 18000 co-operative rural poor women members are in despair as they face major barriers, especially from Government.

Change requires joining of many progressive forces working together for the same cause. Policy makers and policy implementers, researchers, teachers and students, volunteers and non governmental organizations, businesses and financial institutions, political parties, need to have a common vision on women's equality and collaborate together to promote the social movement, to reach out and empower the change agents at the grass roots. The women are ready to change, to come together for a social cause. The challenge is to us, those of us who are more fortunate, more empowered. Are we ready for a more equal society? Are we willing to contribute to it?

Chief Guest Profile

Padma Shri Renana Jhabvala is an Indian social worker based in Ahmedabad, India, who has been active for decades in organising women into organisations and trade unions in India, and has been extensively involved in policy issues relating to poor women and the informal economy. She is best known for her long association with the Self-Employed Women's Association (SEWA), India, and for her writings on issues of women in the informal economy.

In 1990, she was awarded a 'Padma Shri' from the Government of India for her contributions in the field of social work. In 1995, she became the National Coordinator of SEWA and April 2012, she became Chancellor of Gandhigram Rural Institute, a Deemed University in Tamil Nadu, India.

She has been active in many Government committees and task forces which have formulated policies ranging from National Policy for Street Vendors, to the Law for Social Security of Unorganised Workers, to policies for unorganised workers in various States. She has written widely on these issues in journals and newspapers and has co-authored seven books.

Renana Jhabvala was raised and schooled in Delhi and graduated from Hindu College, University of Delhi, in 1972 with a distinction in BSc (Math). She attended Harvard University to pursue an additional degree in BA Math. She then went on to the Yale University to pursue post-graduate studies in Economics. After completing her studies, Jhabvala joined SEWA in Ahmedabad, in 1977 as an organiser. She worked first with the women workers stitching quilts in the Muslim area of Ahmedabad; she was instrumental in forming the first Cooperative in SEWA

She is currently fostering the growth of SEWA across India as National Coordinator and Chairperson, SEWA Grih Rin Limited. She is also Chair of HomeNet South Asia, founder member and Chair of WIEGO (Women in Informal Employment: Globalizing and Organizing) and has been active in the formation of international networks for women workers in the informal economy.

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