Strengthening African People’s organisations and NGOs-“SETU- Africa”

Field visits and Workshop report- South Africa

Submitted By:-

National Insurance Vimo SEWA Cooperative Ltd.
“Chanda Niwas” Opp. Karnawati Hospital, Near Town Hall, Ellisbridge, Ahmedabad-380006
Telephone- 079-26580530/26587263/26574460
Email- social@sewass.org
Background

Over the years, SEWA has developed close associations with people’s organisations in South Africa, Ghana and Nigeria to promote the rights and well-being of informal workers, especially women. Based on these interactions, it was felt that there is a lot of scope for exchange of ideas and also a need for a platform for regular interaction and mutual learning between SEWA and our colleagues in these countries.

Vimo SEWA and its sister organizations are undertaking the SETU Africa programme to develop a proper understanding of the needs of the working poor, especially women, in five African countries. If there is interest, SEWA hopes to promote exchanges for mutual learning, collaboration and action on the following activities:

1. Micro-finance—promotion of self-help groups to provide integrated financial services (savings, credit, insurance and pension), their capacity-building and extension of financial literacy.
2. Micro-enterprise and Livelihood Promotion—examining what is feasible vis-a-vis markets etc and then helping organisations set up their own viable micro-enterprises.
3. Micro-insurance—developing plans for extending micro-insurance to local communities, especially women, and capacity-building to help local organizations implement this.
4. Health and Child Care—developing appropriate systems (tailored to local conditions and needs) to reach local communities, especially women and children, with basic primary health care, including health education and life-saving information.
5. Capacity-building for leadership, management of their own activities and running their own organizations.

The SETU-Africa programme started with some preparatory work: developing human resources, setting up financial and administrative systems, orientation of the project team and background research on the five countries included in the project.

It was decided that South Africa would be the first country of operation in this project and on the first visit to South Africa, we would organise a workshop and visit different membership-based organisations. This decision was made taking into consideration some of our past work experiences, and availability of good partner organisations. We have decided to initiate our project implementation with a first visit to South Africa. Our association with South Africa started through our links with the trade unionist, Pat Horn. South Africa was, therefore, a natural choice for the first country to be visited.

Our background research focussed on the following:-

I. The people, history, the role and impact of civil society.
II. To plan and prepare for a workshop with various organizations—unions, cooperatives and NGOs. It was imperative to have a better understanding about the history, people,
culture, social context and other basic information pertaining to the community and society which would help us see how we can be useful to local people and their organisations in South Africa.

During our field visits and workshop, we planned to elicit our African colleagues’ inputs and seek their advice for the direction of our work.

This report focusses on our interaction with the community in South Africa and our observations of the challenges and issues they face. This is in tandem with our aim of getting a micro-level understanding of issues. We have tried to analyze our observations and share SEWA’s perspective. The interactions during field visits started a process of exposure, deepening our understanding, and also threw up possible approaches on challenges faced and their possible solutions.
## Table of Content

1 **Contents**

2 : Field Visits ..................................................................................................................... 6

2.A : Microenterprise and Livelihood................................................................................. 7

2.A.1 : Observation ................................................................................................................. 7

2.A.2 : Challenges and Issues ............................................................................................... 9

2.A.3 : Analysis ..................................................................................................................... 10

2.A.4 : SEWA’s Perspective ................................................................................................. 10

2.B : Microfinance ............................................................................................................. 10

2.B.1 : Observation .............................................................................................................. 10

2.B.2 : Challenges and issues ............................................................................................... 12

2.B.3 : Analysis .................................................................................................................. 12

2.B.4 : SEWA’s perspective ................................................................................................. 13


2.C.1 : Observation .............................................................................................................. 13

2.C.2 : Challenges and issues ............................................................................................... 18

2.C.3 : Analysis .................................................................................................................. 18

2.C.4 : SEWA’s perspective ................................................................................................. 19

2.D : Capacity building and organising ............................................................................ 19

2.D.1 : Observation .............................................................................................................. 19

2.D.2 : Challenges and issues ............................................................................................... 21

2.D.3 : Analysis .................................................................................................................. 22

2.D.4 : SEWA’s perspective ................................................................................................. 22

3 : Visit of historical places and Government institutions in South Africa ..................... 23

4 : Workshop Report .......................................................................................................... 25

4.A : Inauguration .............................................................................................................. 25

4.A.1 : History of South Africa- India Solidarity: Ms. Pat Horn, International Coordinator, StreetNet International ........................................................................................................ 25

4.A.2 : Objectives of Workshop: Ms. Mirai Chatterjee, Director, SEWA Social Security. 26

4.A.4 : India’s perspective on strengthening cooperation and collaboration with South Africa: Mr. Vinod Kumar Sharma, Consul General of India, Durban ........................................... 27
4.A.5 : Reflections from participants .................................................................................................................. 28
4.B : Introduction to SEWA .................................................................................................................................... 28
4.C : PANEL DISCUSSIONS .................................................................................................................................... 31
4.C.1 : Micro Enterprises and Livelihoods ........................................................................................................... 31
4.C.2 : Microfinance ................................................................................................................................................ 33
4.C.3 : Social Security ............................................................................................................................................ 35
4.C.4 : Organising, Capacity-building and Leadership Development ................................................................. 36
4.C.5 : SEWA’s Integrated Approach .................................................................................................................... 38
4.D : Group discussion and Plenary on the Way forward ....................................................................................... 41
2 Field Visits

The main objectives of our field visits were:

1. To understand the ground realities
2. To get a community perspective on different aspects of local people’s lives and struggles
3. To understand the socio-economic context of the region

We visited urban, semi-urban and rural areas of Durban. These visits were organised to gain awareness about the general socio-economic issues pertaining to the everyday lives of the people of this region and insights on specific issues pertaining to our programme. We visited different sites and interacted with members engaged in different occupations like agriculture, bead-work, street vending, poultry farming, traditional healing and handicraft work. Some of these members were associated with cooperatives, trade-unions and organizations such as SASEWA, South African National Apex Cooperative (SANACO), Umbumbano Traders Alliance and other community-based organisations. StreetNet International was our local partner and helped us in our field visits and in organizing the workshop.

The visits to the urban markets of Durban included locations such as English Market, Brea Station Market and Victoria Street Market. We saw that Brea Station Market and Victoria Street Market have good facilities provided by the government, English market, still lacks basic facilities for street vending.

We visited a village called Swayimane to understand issues affecting rural areas. We visited crèches and community centres such as the Thandolwethu Community Centre and the Khulakahle Child Care Centre in the Inanda township of Durban and Back to Reality, Tender Love Care Centre- crèche cooperatives in the semi-urban area of Durban. During these visits, we tried to understand the socio-economic conditions of these areas and the perceptions on government policies and services. These field visits provided valuable insights on the ground realities through discussions with different stake-holders.

It was a great learning experience to interact with different non-government organisations during our workshop in Durban. Their work in organising and their advocacy is effective. With proper exposure and inputs in developing social enterprises and economic activities, their effectiveness can be further enhanced.

During our visit to Johannesburg, we visited several places of historical significance such as Tolstoy Farm, Vilakazi Street, Constitution Hill and the Apartheid Museum. We also visited the National Institute of Occupational Health (NIOH), an institution of repute and significance to our cause.

We met with the Indian High Commissioner in Pretoria and Consul General in Durban to brief them about the project.
As the government is an important stake-holder in community development, we visited the office of the department of Cooperative Governance and Traditional Affairs (Province of Kwazulu-Natal) and had a discussion with their team of senior officials.

2.A : Microenterprise and Livelihood

Livelihood issues figured prominently during our field visits. While witnessing a high degree of organization in the formal sector, it was observed that the same did not apply to the informal sector. There are various reasons for the gap in support for informal workers and informal employment, both at the macro and micro level such as - lack of appropriate policies, perception of employment, entry-barrier to formal markets, an absence of services, and lack of organising skills at the grassroots level.

2.A.1 : Observation

We visited both urban and rural areas during our field visits. The major livelihood activities are agriculture, poultry farming, bead-work, street vending, traditional healing, domestic work and craft work. People are engaged in these activities as individuals as well as members of cooperatives. We visited different cooperatives and interacted with their members.

2.A.1.1 : Microenterprise and Livelihoods in rural areas

In rural areas, agriculture is still the main livelihood option. People are engaged in agriculture, poultry farming, bead-work and traditional healing. Traditional healers are an essential part of society and they are mainly dependent on mutthi (traditional herbs) for their livelihood. In the rural areas, members are mostly unorganised. In the few areas where cooperatives have been formed, they do not seem to be functioning at the optimum level of effectiveness. Farmers seem to be cultivating mainly for local consumption. The crops of choice are sweet potato, maize and groundnut, to name a few. There seems to be no proper knowledge of the larger market demand. Farmers seem to be selling their raw produce directly in local market. In the rural areas, farm produce is still sold in nearby markets as a raw produce, without any basic processing or any value addition.

The artisan cooperatives seem to be mainly involved in bead work and stitching clothes. The artisans, chiefly women, work on the basis of order consignments and do not have the know-how to approach and create a market on their own. They have started demanding training for making small gift items like pouches, purses and bags. The craftsmanship is of good quality. However after seeing some craft items made by the artisans of SEWA, they asked for skill development and marketing training to can expand their craft repertoire to increase their business potential.
Many of the artisan-craftspeople showed a keen interest in receiving training in different livelihood generating activities. It was noted that women are willing to work full-time in cities as home-based workers to earn a more substantial livelihood. To sell their produce in the market, community members are hiring a common transportation facility to reach nearby markets. This is not a formal structure such as cooperative, so apart from going together into market and minimising transportation cost, it is of little other use. Despite having substantial landholdings, most of the land is unutilised due to the terrain and lack of irrigation facilities. The women members, in particular, were enthusiastic to learn new things and seek solutions which would enhance their livelihoods.

2.4.1.2 : Microenterprise and Livelihoods in urban areas

In urban areas, it was noted that most of the informal sector workers are engaged in street vending, domestic work and bead making. At the periphery of the city, poultry farming is also major source of livelihood. The majority of informal sector workers in urban areas have migrated from rural areas or from other neighbouring countries of South Africa. The influx of immigrants has increased the competition in the unskilled labour market and is putting pressure on available resources in urban areas. This competition for urban resources makes livelihood in urban areas difficult. Because street vending does not seem to provide full time employment and an adequate income, the next generation is not willing to take on this work. Unemployment in on the rise due to inadequate or complete lack of formal education and skill enhancement. In urban areas, street vendors are organised-associated with some unions and forming their own associations which provide much needed institutional strength. Street vendors are engaged in various trades like selling of vegetables, mealie, fruits, general utility items, fish, and meat. In Durban, the city municipality has provided some good infrastructure but due to the influx of immigrants it is becoming overcrowded and needs the attention of government authorities vis-à-vis the growing demand for street-vending space. We also visited the Siqalokuhle Primary cooperative

“I have migrated to Durban for better livelihood and since last 40 years struggling to survive. Competition has increased due to influx of migration and we are facing stiff competition in market. We need SEWA’s suggestion to build our own organisation.”

----N Bkhawula, vegetable street vendor, English market, Durban

Figure: A Street vendor near Aree station in Durban
based in Umlazi Township in peri-urban area of Durban. Members of this cooperative are engaged in bead work and other artisan-craftsmen activities. This cooperative is promoted by five women members and was registered in November, 2012.

They buy raw materials like sea shells from the local market and prepare articles and sell them in nearby towns.

Apart from these cooperatives, large numbers of the members are engaged in poultry farming. There is great demand of poultry in nearby townships and unlike for other products, there is a well established supply chain for procuring raw material and selling the final product. Farmers get raw material delivered at their door step and have a good market for their final produce. Despite the presence of big players in poultry farming, these farmers have managed to find a space in the market for themselves.

This example shows the importance of good market linkages.

In both urban and rural areas, the common feature of the lack of proper market linkages, has emerged strongly. It was observed that for certain produce, if the demand is from outside the formal market, then some local mechanisms were adopted by farmers. This underscores the importance of proper market linkages for successful microenterprise and livelihood development.

2.A.2 : Challenges and Issues

It was observed that while farmers have land, they do not have irrigation facilities and machines like tractors. Women were not very familiar with the concept of the agriculture cooperative. In the rural areas, unlike their urban counterparts, women currently seem to be unable to run their existing cooperatives. Tilling and irrigation pose certain challenges and farmers often find themselves unable to arrange resources for these activities, resulting in the under-utilisation of their land. We enquired about proper utilisation of land and observed that despite having a good tract of land, the farmers expected help from local government bodies and we unaware of the potential of their own initiatives.

In the rural areas, accessibility to markets is a major problem. In the formal sector, though a good supply chain exists for fruits and vegetables, there is no integration for the produce of the local farmer in the entire supply chain. It was observed that at both ends of the supply chain, strong market players were present and government interventions were negligible to absent in the entire supply chain. Agricultural producers can sell their farm produce only in local market and there is no entry into the formal market. Moreover, the absence of formal financial services like credit and savings prevents the expansion of the economic activities of farmers.

In urban areas, street vendors are facing issues related to licensing and the fee associated with it is very high. Similar issues were also raised by the fishing community during our workshop.
2.A.3 : Analysis

Livelihoods in the informal sector need much support. There is a strong formal sector involved in the entire supply chain of services. Large enterprises are dominating even the agricultural sector. The integration between rural and urban areas in terms of service delivery, resources and supply of labour is limited due to accessibility and cost of transportation. There is an absence of a hub-spoke model for economic activity which seems to be discouraging the entry of informal sector workers into the market arena. There is a need for direct access of formal established market mechanism for farmers in rural areas. Similarly in urban areas informal sector workers like street vendors need to access the supply from formal markets.

There are many cooperatives but many of them are no longer active because of problems of implementation. The cooperatives were registered mainly for government subsidies and assistance. The government is also facing problems of funding beyond the initiation phase and members are struggling to make it sustainable and run it effectively.

2.A.4 : SEWA’s Perspective

Micro-enterprise and livelihood in SEWA is member-owned and market-linked. It is always emphasised that maximum benefit should reach the members and producers instead of the middleman. Formal structures like cooperatives provide collective bargaining power to the member as buyer as well as seller. We have observed in SEWA’s different cooperatives like vegetable cooperatives, fish cooperatives, that direct access to the market gives good value to their produce.

A micro-enterprise can become successful if there is proper structure, marketing skills, access to finance and other subsidiary services which can compete with the formal market. We have observed during our field visits that there is a demand for skill development. Some women were interested in the concept of service cooperatives. They said that they did not even mind going for trainings to places far from their home. They were very keen on learning about the cleaning cooperatives as this would provide a boost to their livelihood.

2.B : Microfinance

In South Africa formal banking services are costly in comparison to India. There is a huge untapped need and demand for financial services outside formal banking services. Majority of members are either accessing it just to get their social security benefits or not availing of its benefits at all.

2.B.1 : Observation

Penetration and access to financial services are still limited to the urban and peri-urban areas of South Africa. Like other services, due to tough terrain and cost of business, financial services
are do not seem to be catering to the needs of rural people. In rural areas, most of the members are getting social security benefits through post offices and no formal banks are available in nearby areas. Individual bank-account holders are rare in rural areas.

Both in urban and rural areas, members are availing a finance mechanism known as ‘stokvel’, which is out of the formal banking sector. Stokvel is the only mechanism through which these areas are availing financial services like saving and credit. The stokvels are very popular among black South Africans and especially women are actively participating. This is not just a finance mechanism but also a platform for social interaction.

In rural areas stokvel groups are the only structure through which members are accessing formal financial services. We have observed during our visit of Swayimani Village, a suburb of Umgungundlovu in the KwaZulu-Natal province, that through stokvel, women are saving for expenses like school fees, school uniforms and for Christmas. They will collect a particular amount from women and deposit the same in the nearby branch of any commercial bank. They withdraw entire amount at the end of the year for their expense purposes. There is no inter-loaning for productive purposes in rural areas. If some balance amount is left out, it will be re-invested by them in stokvel. The stokvels are becoming the entry point for the formal banking sector in untapped rural areas.

Majority of these members are associated with SASEWA and are aware about the basic functioning of stokvel. They are willing and interested to know in detail about other aspect of finance through financial literacy training.

In urban areas, banking penetration is much better due to the mandatory delivery of social security benefits through banks and other financial service providers. Unlike their rural counterparts, women in urban areas are forming stokvels for productive purposes like running their day to day business of bead work, agriculture, poultry farming and plantations. There are better saving habits in urban and peri-urban areas in comparison to their rural counterparts. Members maintain their books of accounts properly, manage their funds and invest it wisely at the end of the year.

We have observed this during one of co-operative visits to the Engoyameni area, a peri-urban township of Durban. The co-operative was started in 2011. It consists of a total of 16 members,
of which 13 members are women and three are men. The co-operative maintains separate books of accounts and has a separate bank account. The members also have individual bank accounts. They do not withdraw the entire amount and re-invest their surplus for productive purposes. The co-operative has invested surpluses in fixed deposits of banks. The members of the co-operative form the stockvels and are also engaging in inter-loaning.

The marked differences in the purpose of forming these stockvels in peri-urban and rural areas shows the importance of financial awareness.

2.B.2 : Challenges and issues

We observed that women are satisfied with their current economic condition and plan only for their immediate expenses rather than for any exigency or for investment in productive purposes. There is a lack of understanding about financial management for purposes other than immediate expenditure.

In rural areas, savings are mainly for immediate consumption purposes. Good social security services are provide comfort for the future, and if the savings are not channelised for productive purposes, it will be used for immediate expenditure. The issue of female-headed households also contributes to this financial behaviour of secured planning for immediate concerns like school uniforms and fees.

There is a lack of formal banking institutions in rural areas and the services available are very costly for most people here. Physical barriers and security concerns pertaining to financial transactions are a hinderance to normal financial transaction or activity. The stockvels are attracting banks to this segment, but unlike in India, a dedicated set-up and approach for serving these clients is lacking in South Africa. In urban areas, there is the challenge of costly banking services and members not being able to avail of its benefits properly. There are a few banks dedicated to the low income segment, but their presence and reach is limited.

During field visits, women shared that the banks charges are 50 Rands for opening a bank account and 7 Rands for each transaction (even for an ATM withdrawal). The people seem to open bank accounts only for the purpose of getting the social security benefit amount from the government. They do not keep savings in banks.

2.B.3 : Analysis

Microfinance activity can be expanded by promoting and integrating stockvels with the formal banking sector. Enhanced livelihood activities will certainly increase the credit requirement and result in saving and hence, a productive cycle can be started. The poor generally get trapped in a vicious cycle of poverty. However, in South Africa due to robust social security systems, members are protected from falling into abject poverty. This cushion may create complacency.

“Most of the women are widows and they are saving for Christmas, not for inter-loaning”
--Stokvel member, Semapepelni village
and resulting in unproductive expenditure habits rather than promoting the habit of saving for productive purposes.

The formalisation of stokvels structure and promotion of other financial services along with saving will develop a more sustainable structure.

Multi-pronged interventions of livelihood promotion, market access and long term planning for financial services and its understanding is needed. Financial literacy may highlight the importance of savings for the future and inculcate this habit among rural women.

2.B.4 : SEWA’s perspective

SEWA’s members are economically very active and a huge unmet demand exists for credit. The productive use of credit and financial literacy create awareness and result in demands for other financial services.

In rural areas of South Africa, the majority of members are still economically inactive and it needs an initiation through different livelihood interventions. The lack of formal financial institutions in the rural areas is also responsible for this. Implementing a formal institution in the local area will make it easy for them to have access to basic financial services and will inculcate the habit of saving. People are engaged in an informal structure of savings and approach the formal structure only to get benefits of grants from the government. Banking services are expensive; it should be within the reach of this group and be cost effective.

Formalizing the informal savings structure will inject funds into the economy and provide better opportunities for the community as a whole. Providing financial literacy and livelihood training will bring about the much needed impact.


There is a robust universal social security system in South Africa. It reaches almost 15 million South Africans every year. Social security benefits are delivered in the form of cash transfers made directly to the beneficiaries. It is delivered through financial institution like banks, post offices and in some places, through a social security desk in shopping malls. During our field visits, we mainly focused on issues pertaining to health, childcare and microinsurance related services. However, it was found that other services like housing, sanitation and drinking water facilities were also sound and reached the community.

2.C.1 : Observation

There is a uniformity in the quality of service delivery of social security in urban and rural areas. People are aware about schemes, criteria, documentation and processes to avail their benefits. The schemes are well publicised by the government and local representatives, which is evident from the high level of awareness about these schemes. Based on discussions with the
community, we have mapped different social security benefits, the criteria and documentation required. The information provided by community itself establishes the fact of its effective implementation.

Table 1: Illustrated benefit and criteria of different social security schemes (Information provided by community members during our field visit)

<table>
<thead>
<tr>
<th>Normal Children (up to two children)</th>
<th>Handicapped assistance</th>
<th>Orphanage assistance</th>
<th>Old age pension</th>
</tr>
</thead>
<tbody>
<tr>
<td>Criteria</td>
<td>Up to 18 years</td>
<td>For physically and mentally handicapped children</td>
<td>Up to 18 years</td>
</tr>
<tr>
<td>Documents required</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mother’s id</td>
<td>Letter from local counsellor</td>
<td>Letter from local counsellor</td>
<td>ID Proof</td>
</tr>
<tr>
<td>Father’s id</td>
<td>Birth Certificate</td>
<td>Birth Certificate</td>
<td>Letter from counsellor</td>
</tr>
<tr>
<td>Letter from local counsellor</td>
<td>Medical certificate</td>
<td></td>
<td>School Address</td>
</tr>
<tr>
<td>Birth Certificate</td>
<td></td>
<td></td>
<td>(for delivery of payment)</td>
</tr>
<tr>
<td>Benefit</td>
<td>R 208 per child per month</td>
<td>R 750 per month</td>
<td>R 750 per month</td>
</tr>
</tbody>
</table>

Members have to collect these documents and submit it to the concerned authority for enrolling themselves.

There are a few community based organisations actively engaged in social security work in urban areas. We have visited one such organisation - the Thandolwethu Community Centre in the Inanda area of Durban. They are working with old people, orphan children and HIV patients. This community centre serves 134 orphan children and provides food packets every month along with school uniforms. Children are get counselling every Wednesday for holistic development. There is a striking difference between the approach of this community centre and government run orphan centres. Children at this community centre live within the community itself and are brought up with a holistic approach.

HIV patients get government assistance of 1200 rand per month, up to six months of being diagnosed with the illness. Every six months, the government takes a decision regarding this assistance after a proper health check up of the patient. The Thandolwethu community centre provides assistance to all stages of HIV affected people. The first level – patients who have recently been diagnosed, second level – patients with some mobility and the third level –
completely bed-ridden patients. They help patients with medication, counselling and the ultimate aim is to enable the patient back a normal worklife. They fill the void of government services by providing services like personal care with proper counselling, which is much needed for HIV patients. Most of the workers are volunteers in this community centre and have faced the trauma of this illness, either personally or in the family. They provide skill development trainings to these members. During our interaction, some of members spoke about the increasing drug abuse among school going children aged 12 to 14 years.

We also visited a nearby school where community gardening is happening. It is under a government scheme through which the government provides unused land to the community for agriculture and gardening purposes and purchases produce for providing meal to the school children. This scheme is aimed to increase community engagement by providing livelihood and utilising unused land.

2.C.1.1 : Health

Health service delivery mechanism is effective and most of the community members are availing of it. In urban areas, accessibility is not an issue and services are mostly free. During our field visits, we have observed that there is good usage of the public health services.

In rural areas, health service deliveries are more difficult due to tough terrain and scattered habitation. Due to tough terrain and high cost of fixed structures, health services are delivered through mobile vans. Primary health care services are delivered through these mobile vans once in a week. The village where we visited, a mobile van comes every Wednesday, and from villagers gather at a common place like the school. For chronic disease these vans refer patients to the nearby city hospitals.

In urban areas almost all of the deliveries are institutional deliveries but in rural areas due to lack of transportation, some child-birth occurs at home, and is conducted by midwives or traditional healers. There is full immunisation of children, even those born at home. Parents take their children for immunisation the day after they are born.
We observed well-functioning health facilities during our visit to Kwamashu community health centre in the peri-urban area of Durban. Hospitals are opening from 7 am to 4 pm, seven days a week and 24 hours emergency services are available.

At Quadi community centre, we observed services like ante-natal services, casualty services, HIV/AIDS services, mental services etc.

In urban areas good ambulance services are available but in rural areas transportation is very difficult and in case of emergencies there is no proper transportation.

2.C.1.2 : Child care

The government is providing crèche facilities for the child care in both urban and rural areas. The working hours of these crèches in rural areas are from 7:00 am to 1:00 pm. In remote rural areas there is further need of child care centres. Members are ready to pay for the service as it is helping them to spend some productive hours.

We visited some crèches in Inanda area and in peri-urban areas of Durban. The crèches are managed by cooperatives and by other organisations like NGOs and charitable organisations. We have visited one such crèche, Khulakahle Child Care Centre in Inanda, Durban. It was started in 2000 and got registered in 2003. There are currently 180 children in the centre and to look after them there are 12 teachers, 2 cooks and 1 cleaner present in centre. Based on their qualifications and experience teachers are getting 800 Rands to 1000 Rands. In urban and peri-urban areas centre opens from 7:00 am to 4:30 pm, five days a week from Monday to Friday. Fresh cooked food is provided to the children as per a daily menu. Immunisation facility and other health care facilities were provided to the children at the day care centre. This crèche is getting some assistance for providing food to the children from social welfare department. The crèches charge 250 Rands from parents, including transportation fee. Most of the children are from the local community and their parents are domestic workers. Community is providing voluntary services also to this crèche apart from cash contribution. There are good facilities available for children like a playground, separate class rooms for different age groups, and different learning tools in the class rooms.

Figure: Khulakahle Child Care Centre, Inanda area, Durban
We visited another crèche called Back to Reality run by a cooperative. This crèche is situated in Umlazi township of Durban. This is one of the crèches run by cooperatives having good learning facilities along with neat and clean sanitation facilities. These type of social cooperatives are formed by about 5 or 6 women and are providing their services in the neighbourhood. These cooperatives are providing a service to working parents enabling them to workoutside the home, while providing employment to the local women. Direct cash transfer for child care is providing options to parents for availing services as per their choices. It leads to better quality services and scope for the promotion of social enterprise apart from government crèches.

These types of cooperatives are associated with South African National Apex Cooperative (SANACO). There is a need for capacity-building and government assistance to run these type of cooperative-promoted crèches in a sustainable manner. A viable model can be developed, if such type of crèches are promoted on a larger scale. If quality services are provided, and due to ,financing by direct cash transfer viability is assured.

Child care services are very effective in South Africa both in terms of financing and service delivery. Several families are female-headed, and financing for child care is not just providing a good opportunity for children, but also gives more social stability to South African society. It is difficult for single mothers to manage parenting without the government’s support. The service delivery of child care through different type of crèches, run by the government, community, community based crèches or cooperative run self-financed crèches are fulfilling this gap.

2.C.1.3 : Microinsurance

Microinsurance or any financial protection mechanism is almost absent from the social security benefits for the poor in South Africa. It was observed during our field visit that due to good medical service delivery mechanism, people are not feeling the need for any financing mechanism for their primary health care needs. Funeral expense is a major expense for a family. A majority of them are taking loans for this purpose. Despite good social security coverage, they need coverage for funeral expense. Funeral insurance is provided by formal insurance companies but it is available to only few members in rural areas.

The service delivery mechanism for funeral insurance is far from satisfactory. Policy holders complained that after a death in the family, they are not getting any option or choice of services. Rather it is decided and delivered by insurance companies.

“I need training support to expand this crèches from current strength of fifty five children. We need government support in this regard and to make our crèches viable.

--A member of Back to Reality Cooperative

“Insurance is for rich people. We cannot afford it; if premium will be affordable we can think about it”

--- Devid Mabizala, Thandolwethu Community Centre, Inanda, Durban

“I need training support to expand this crèches from current strength of fifty five children. We need government support in this regard and to make our crèches viable.”

--A member of Back to Reality Cooperative

“Insurance is for rich people. We cannot afford it; if premium will be affordable we can think about it”

--- Devid Mabizala, Thandolwethu Community Centre, Inanda, Durban
During our field visits we observed that the insurance penetration is still very low in rural areas. Funeral insurance is the common insurance available with some of the members in urban areas. There is perceptible need of funeral insurance as members are spending major portion of their savings for this purpose. The main reason for not availing of funeral insurance is affordability and lack of awareness in rural areas.

2.C.2 : Challenges and issues

Social security services especially health and child care services are efficiently delivered and there is awareness about it. There are some administrative challenges in terms of enrolment and delivery of benefits for different entitlements like pension and assistance for orphan children.

In rural areas the challenges pertaining to the government delivery system exists due to terrain and distance. There are some good examples in terms of mobile van for delivery of health services but still in remote areas, child care centres are not available. This is limiting the mobility of women and keeps them confined to their houses and dependent on social security assistance. The demand of child care centres and different skill enhancement training exhibit their willingness to come out of their homes and work.

We observed that still traditional service delivery systems and healers like midwives and traditional healers exist in rural areas. A holistic training programme for these traditional healers will not only provide enhanced skill for better employability, but mechanisms for a local service delivery model.

Community based organisations are playing a good role in service delivery to the last mile. Despite there being good social security service mechanisms, the importance of hand-holding and awareness-raising by local organisations remains. These organisations are mostly donor-funded and voluntary in nature. They are facing issues of proper infrastructure, skill and sustainability. We have observed that these types of organisations are needed by community.

2.C.3 : Analysis

The inclusive social security system in South Africa is effective and reaching to the people. The high level of awareness about the programmes and benefits are a reflection of its impact. In many places people are aware about benefits, entitlement for different schemes, documents required and process for enrolment etc. Implementation in the form of direct cash transfers is highly appreciated by members. The positive impact of cash in their hands is visible in terms of better utilisation for the same purpose for which it is provided. We have observed that child care assistance is utilised by members for the fees of child care centres. Cash has strengthened and supported women's decision making capabilities, especially in the case of female-headed households. It has increased some community-based enterprises, also as members are sending their children to some of the cooperative-led crêches. The cash in the hands of women makes sure that there is better utilisation of money and it gives them choice of services.
Enterprising women are running crèches in form of cooperatives and cash in the hands of parents can make it a self-sustainable, employment-generating and scaleable model.

2.C.4 : SEWA’s perspective

SEWA’s social security approach is an integrated one which should be women-centred and participatory in nature. We have learnt in SEWA that intervention should be member-centred and member-driven. We have observed that workers in South Africa are aware about their own needs and about services provided by the government. Our strategy in SEWA is to complement services rather than to run parallel ones. We play the role of a facilitator, help women and others in availing services, help the government in identifying bottlenecks of delivery and fill the gaps and missing links for the last mile in service delivery.

We always try to make our social enterprises viable for long term sustainability. The two types of service delivery mechanisms at community level are a) paid service delivery model like crèches and b) hand-holding and linking workers with government services. The issues, challenges and opportunities remind us of SEWA’s own journey.

2.D : Capacity building and organising

The informal economy in South Africa is smaller as share of total employment than elsewhere in Sub-Saharan Africa. In part, this is because the informal economy is narrowly defined as including self-employed and excludes domestic workers and other informal workers. In part this is because there are barriers to taking up informal activities in South Africa. The major reasons are-

- Informal economy in South Africa co-exists with extremely high levels of unemployment.
- Labour legislation in South Africa is progressive.
- By developing country standards, South Africa has comprehensive social security measures which reaches the poor (though there are no specific measures for the high numbers of unemployed workers).
- Since 1994, the government has attempted to rapidly integrate their economy into the global economy through liberalization of trade and the economy in general.
- Large numbers of foreign migrant workers (from other African countries primarily).

2.D.1 : Observation

During our field visits we found that the major activities of informal sector workers are traditional healing (herbalists), firewood selling, grass selling for thatch roofs, traditional construction work
like mud plastering, Zulu craft production like beadwork, shield-making, wood-carving, cow rearing, poultry farming and agriculture.

Our field visits have highlighted the need for organising and training at the grass root level. Local people are looking for some help from outside for leadership and guidance. Women are aware about individual rights and benefits but due to lack of organised strength, they are unable to move beyond a point. In several meetings, we have realised that the government does deliver services. People are developing dependency on the government, it seems, and the will to take self-help initiatives is diminishing. Capacity-building will help to encourage leadership for self-reliance. Considering the mounting pressure from the different sectors, and the pressures of globalization and liberalization, consolidation of the workers’ movement is urgently required. There is also a need to strengthen the solidarity of members across the geography and different communities.

In rural areas, the lack of awareness about opportunities available in the outside world is a hindrance. We observed that after explaining different types of work opportunities, people’s response was positive, and they were eager to get training for these.

Some of the members associated with organisations like SASEWA explained that they had some experience of capacity-building like training and exposure from SASEWA. Their understanding about economic activities, market, demand and other facilities were much clearer than others. Due to better child care facilities, women are ready to attend skill enhancement training. Women engaged in traditional healing wanted training in manufacturing and marketing of medicinal herbs and new skills in midwifery. Women engaged in agriculture are not aware about how co-operatives function and hire transportation for selling their produce. It was exciting for them to know about different agriculture co-operatives in SEWA and they have expressed their eagerness to know about collective bargaining, market linkage and value addition to their produce. Some of women are running child care co-operatives, and asked for skill enhancement training so that they can expand and upgrade their creches to primary level schools and provide other facilities like computer education to children. Women engaged in stokvels are not utilising their savings for productive purposes and underutilising their resources. They asked for different trainings for enhancing their skills, organising and institutionalising their efforts.

Training is one of the mainstays in the endeavours to develop the confidence and leadership in women workers. After interacting with women during our field visits, we saw that they needed training on the need for organising and building up organised strength, organization’s ideology, objectives and values. Moreover as leadership must emerge from the grassroots, training programs, especially on leadership, can play a critical role. The different components of training could be:

“After joining SASEWA, I have received several trainings, exposure to visit different places, interacted with different people and attended several exhibitions in Durban”

-- Zandile Sipisi, Vice-chairperson of SASEWA
- Training of Trainers (TOT) on training of members
- TOT on leadership training
- Training on organising

The exposure visit to SEWA and different training programmes could boost their self-confidence for taking up leadership. In our discussions, what emerges is that people are ready for training. Capacity-building inputs will pay a major role for bringing drastic positive change among the workers and their organizations.

2.D.2 : Challenges and issues

A majority of the workforce in developing countries, and increasing number of workers in developed countries are in the informal economy. In the current era of liberalization, formal industries are retrenching and the informal economy is growing fast, while conditions of workers are worsening. Workers in the informal economy are insecure and unprotected and generally poor. The numbers of the working poor are on the rise. Labour legislation in many countries has not been reviewed for a considerable time, remains fragmented, and does not cover informal workers. There is no protection of income and employment. Not many statutory bargaining forums exist for workers in the informal economy. They are earn very low wages. Most informal workers remain unprotected and do not have access to affordable, appropriate and timely social security services.

Women form a large part of the informal economy and are amongst the poorest and most vulnerable of workers. They face discrimination at every step. Yet, they contribute actively to the national economy. Nevertheless, their work is not counted and hence remains invisible. In fact, women workers themselves remain uncounted, undercounted and invisible. Their essential contribution to society is ignored. In spite of the substantial role they play in the economy these women remain marginalised. The major reasons for this are:

a) Exploitation by middle men
b) Being beyond the reach and ambit of labour laws
c) Harassment by the police and city authorities
d) Being perceived as a nuisance by the public
e) Being powerless and with little or no security over their work and income
f) Being invisible, despite being responsible for a large portion of society's wealth

We have observed similar challenges and issues for women in South Africa also. The formal sector is so organised and strong that market entry or integration with the formal market is almost impossible for informal sector workers. Women engaged in bead work shared their experience of attending exhibitions in Durban. They complained about middle men and asked for a separate place for them in the Durban municipality for directly accessing market for their produce. Due to lack of marketing skills and access to markets, they are selling their work to middlemen at half of the market price.
2.D.3 : Analysis

Women in our society are usually seen as mothers and home-makers, but rarely as workers. However a large number of Africa women, especially those who are poor do work outside their homes. With the lack of a support structure that recognizes the unique needs of the women workers, women are often at the bottom of the income and opportunity scale.

Because they lack protection, rights and representation, these workers often remain trapped in poverty. They are vulnerable to loss of employment as a result of over exposure to occupational health hazard.

Capacity-building which promotes self-reliance and decentralization will be useful for the workers. Training can be useful also for networking with other women-oriented NGO’s and social organizations across the nation.

2.D.4 : SEWA’s perspective

SEWA’s trainings are driven by the core belief that everyone has potential and ability but due to circumstances are sometimes not able to develop to their full potential. The training sessions will provide women with opportunities for introspection and sharing. Furthermore, they could provide a platform for women to come together and learn about each other’s problems, issues and achievements. Through this sharing, they may learn to improve their own situation. Through attending different training programmes, there will be increase in women’s confidence levels and encourages a collective approach to organizing through capacity building programs.

All of our methods are based on interactive and participatory approaches. The participants are involved in the training through activities like role-plays, discussions, exercises, drawings, poster-making, songs, games, videos and field trips. SEWA believes in “learning by doing” and this philosophy guides the classes and field exposures.

Women who have undergone training in SEWA are operating as successful leaders and even as entrepreneurs. Training can be designed to address the following objective.

a) To develop leadership qualities.
b) To help women understand and acknowledge the power of collective action.
c) To build their capacity, including technical as well managerial skills.
d) To transfer professional knowledge to the grass root level.
e) To promote women’s own economic organizations.
f) To learn by sharing information and experiences.
g) To develop the overall capacity of the participants

The SEWA training team has considerable experience in both the content and methodology of training Over the years it has built a capable and efficient and broad-based team of trainers who also serve as faculty for the training of trainers (TOT).
3  

Visit of historical places and Government institutions in South Africa

No understanding of South Africa and its people is possible without an understanding of apartheid. Discourses on racism and equality are generally incomplete without mention of apartheid. All the books and information we garnered could not have prepared us for the visits to Constitutional Hill, Vilakazi Street and the Apartheid Museum.

When we entered through the women’s prison at Constitutional Hill, the struggle of prisoners and their suffering was palpable. To read the accounts of women who were detained here for no offence but having come to buy fish or having demanded their right to work and live, is heart-rending. The violence and oppression endured in these prisons is well-documented now.

The humiliation of being denied access to food, soap and even undergarments; living in conditions which can at best be described inhuman; the emotional turmoil of isolation was all part of what apartheid was about. It was not just discrimination but denial of the right to live and to live with dignity.

The Apartheid Museum documents, in detail, the various forms and means in which the oppression of apartheid was carried out. One needs to be here to understand how livelihoods were restricted over the years, how assets were taken away and controlled by the ruling white minority, and the rural-urban divide of South Africa.

A visit to the Tolstoy Farm in Lenasia, where Ganhiji’s first experiment in sustainable and communal living was developed, was particularly illuminating. It also provides an understanding how life would have been for Indians during the apartheid era.

A visit to Nelson Mandela’s home in Vilakazi Street gave us a sense of the many sacrifices he and others made in the struggle against apartheid. Moving around the South West Township (SOWETO), where blacks were forced to relocate, one can see how history continues to impact the growth pattern and distribution of the fruits of the country’s wealth.

Our visits to these historical sites helped us to understand the struggles and sacrifices of the South African people. This perspective is what one needs to carry forward when we work for promoting solidarity, cooperation and supporting people’s organizations in South Africa.

Visit to Government Institutions

The National Institute of Occupational Health (NIOH) in Johannesburg is a part of the National Health Department working with miners and other workers. This institute has a state of art infrastructure to study, diagnose and advocate for workers’ health. It also houses the largest data base on occupational health in South Africa and uses this to bring policy-level changes in South Africa. An important aspect of the NIOH’s work is achieving international standards in occupational health, and ensuring this by promoting health awareness, research, tracking of workers’ health and financing various aspects of occupational health. The NIOH has recently also initiated research on informal sector workers.
A meeting was also held with senior officials at the office of the department of Co-operative Governance and Traditional Affairs, Province of Kwazulu-Natal. The South African government is trying to promote community-owned co-operatives but find it challenging to ensure their sustainability. The officials appreciated SEWA’s experiences in the cooperative movement and were keen to learn more about the challenges. The possibility of future engagement needs to be explored.
4 : Workshop Report

South Africa is the first country of operation in this project. This workshop was organized as a part of this initiative, aimed at exchange of ideas for enhancing mutual understanding and strengthening relationship with different unions, cooperatives and civil society of South Africa.

The two-day workshop was organized on 7th and 8th of May 2013, at Glenmore Pastoral Centre, Durban, South Africa. The workshop schedule is attached as Annexure 1. The list of participants is attached as Annexure 2.

4.A : Inauguration

The workshop was formally inaugurated by welcoming all delegates with a khadi aanti (garland) and the lighting of lamp by the guests. The SEWA team then sang an all-faith prayer and the colleagues from South Africa sung a local hymn in Zulu.

4.A.1 : History of South Africa- India Solidarity: Ms. Pat Horn, International Coordinator, StreetNet International

Ms. Pat Horn from StreetNet International then shared her experiences of interactions with SEWA. Pat made her first visit to SEWA in the early 1990s. She had heard of SEWA’s efforts to organize women workers of the informal economy in India, as against the general approach of unionizing of only male industrialized workers. She wanted to learn more about this approach and strategies for her work of organizing streetvendors in Durban. Hence in 1993, she visited SEWA for two weeks. Pat then went on to establish the Self-Employed Women’s Union (SEWU), an organization of street vendors in 1994, with SEWA’s active support. This was the beginning of a special solidarity between SEWA and South Africa.

She emphasized that as an impact of globalization, there has been a shift from formal to informal economy and hence there is need to partner internationally on the issues of informal workers. She shared how with efforts of SEWA and several others, in 1995, the Homeworkers Convention 177 was passed at the ILO. the following year. Then in 1997, SEWA with 11 countries organized a Convention on Street Vendors in Italy. The forum looked at the problems of street vendors. SEWU also sent 2 representatives in this convention. Following this, in 2000 the association for streetvendors in Africa was formed and in November 2002, StreetNet International was established. In 2002, the International Convention by ILO on Decent Work in Informal Economy also recognized own-account workers as a category of workers. The movement has come a long way now and in 2013, there is going to be a launch of a National Alliance of Street Vendors in South Africa based on the NASVI India model founded by SEWA. At least 50% of the members will be women.

She shared the long history of cross-learning between SEWA and South Africa. Over the years, many streetvendors and home-based workers from Durban have visited SEWA to learn about
organizing of informal workers. It has been a 20 year-old journey, and she feels that it is also now essential to compile the shared learnings for wider sharing.

4.A.2 : Objectives of Workshop: Ms. Mirai Chatterjee, Director, SEWA Social Security

Ms. Mirai Chatterjee, Director, SEWA Social Security, spoke on the long history of solidarity between India and South Africa. She began by saying that while there was a long history of SEWA and South Africa partnership, but even a longer history of Gandhiji and South Africa. For Indians, thus, this is now a place of pilgrimage. She said that SEWA has come in solidarity but also in appreciation and gratitude. She emphasized that SEWA also has a lot to learn from South Africa, especially on the universal social protection systems.

Giving a brief background on the project she shared how the association of SEWA has moved beyond South Africa to countries like Senegal with CNTC connections. Recently, the Government of Namibia also invited Vimo SEWA for workshop on Micro Insurance and Social Security. Following this the Ministry of External Affairs, Government of India invited Vimo SEWA to develop a programme on Africa for 5 countries.

She shared that the objective of the whole process was to promote an integrated approach to poverty reduction and self-reliance for women and families in 5 African countries, through microfinance, microenterprise and livelihoods promotion, micro-insurance, health and child care and capacity-building for leadership and management by local people, especially women. It is also to strengthen the South-South informal worker linkage and solidarity.

The specific objective of the workshop is for SEWA to understand local people’s perspective with regard to microfinance, microenterprise and livelihoods promotion, micro-insurance, health and child care and capacity-building for leadership and management by local people, especially women. This is the beginning of a process of collective learning and would be followed by structured exchange visits between South Africa and SEWA. There would also be a mutual research/study to deepen the analysis and understanding of issues of common concern. The whole process would culminate into a final dissemination and future planning workshop.


Councilor Judy, representing the Durban Municipal Corporation then spoke on the need to look at organizing cooperatives in South Africa. She shared that since 2001, there has been a rise in informal workers and settlements in Durban. The Durban Municipality is now promoting ward-based planning as a part of the national development planning process. This is the beginning of participatory planning and budgeting processes. She also shared that Durban has an economic policy for the informal economy..

She expressed concerns that the informal economy is growing and there is much to be done to promoted community based organizations of informal workers. She shared that the small and medium enterprises were not developing to enable job creation, keeping sustainable livelihoods
in focus, there was the need to reclaim the building of the cooperative movement in Durban. She emphasized on the need for advocacy with municipalities to bring the informal workers concerns into focus and work more and work better towards the same. She particularly felt that cooperative movement and community-based organizations should be promoted in issues like tourism and the financial sector. She ended by saying that we were going back on the financial cooperative movement with increased focus on legalities, and that there is a need to go forward with cooperative banking.

4.A.4: India’s perspective on strengthening cooperation and collaboration with South Africa: Mr. Vinod Kumar Sharma, Consul General of India, Durban

The Consul General of India, Durban, Mr. Vinod Kumar Sharma, then shared his perspectives on the scope of the project. He felt that the project was aptly titled SETU which means building bridges in India. Remarkig on the long cooperative history in India beginning with the first law in 1904, he underlined how India’s first Prime Minister, Pandit Nehru, wanted to make the cooperative movement the basic activity of India in every village, as also elsewhere and finally to make the cooperative approach the common thinking of India. Since then, there have been legislative as well as policy measures to provide encouragement and support for cooperatives. The five-year planning process has also emphasized and supported cooperative development. A landmark step in this direction was the recent Amendment to the Constitution, under which the right to form cooperative societies was made a fundamental right.

In India alone there are over 249 million members of about six lakh cooperative societies in a range of agricultural activities such as credit, fertilizers, production, processing as well as other sectors like housing, dairying and text. However, still much remains to be done to rejuvenate and boost the co-operative movement. Cooperatives, aim at growth with equity, and can be useful institutions for inclusive growth, as they meet the requirements in respect of their core clients - farmers, growers, artisans, handloom weavers, producers and women, who need the support of the co-operative movement. Cooperatives can also be an institutional mechanism for involving millions of our people who fall outside the purview of the formal economy to participate in economic activities.

He highlighted that the three most successful cooperative models in India.

- Beginning in October 1946, when two Primary Village Milk Producer Societies were registered and the Kheda District Cooperative Milk Producers Union known as AMUL was also registered in the same year. The model is a resounding example of the success of co-operatives which made India the world's largest producer of milk and milk products. Starting from 210 litres milk collection per day it has today reached to 14000 litres per day and from 2 cooperatives to 1,45,000 cooperatives.
- IFFCO, another co-operative which has emerged as one of the world's largest fertiliser co-operative and meets almost one-third demand for fertilizers in India. It played a major role in India achieving self-sufficiency in foodgrains. 57 to 47,000 cooperatives last year, reaching a turnover of 5 billion USD for fertilizers.
And the third example is of SEWA, which has enabled the poorest and most disempowered women to benefit from cooperatives. He expressed his pleasure over the fact that SEWA has been entrusted the work.

Mr. Sharma further shared that the Premier of KwaZulu-Natal had visited AMUL last year, which was followed by an official delegation which had also visited SEWA. The local government was very much interested in taking forward the cooperative experiences and India has already expressed its willingness to provide the help with experts as well as exposure visits. We are working towards this and look forward to take such initiatives ahead.

4.A.5 : Reflections from participants

- Cooperative development is very important for South Africa especially for poverty alleviation. However there are some problems in the cooperative movement in South Africa:
  - Firstly there are no funds
  - Secondly people are not actually working together.
  - Third, when funds come in, there is an internal struggle for control over the funds and the whole model collapses.
- It would be very useful for South African people’s groups to learn ways on how to sustain the cooperatives. But more importantly, they look forward on how to create a model which actually helps reach the working poor.

4.B : Introduction to SEWA

Ms. Mirai Chatterjee, then gave an overview of SEWA, its history and approach. The Self-Employed Women’s Association (SEWA) is a union of almost 1.7 million women workers of the informal economy. Founded in 1972 by Ela Bhatt, a labour lawyer and organizer, it has grown from a few thousand women in Ahmedabad, Gujarat, into a national and international movement of self-employed women workers. SEWA was started because it became clear that the mass of workers, and especially women, had no fixed employer-employee relationship, if at all. They survived through their own labour and barely had any statutory protection.

The roots of SEWA can be traced way back to 1917 when Mahatma Gandhi and Ms. Anusuya Sarabhai (the first Indian women to graduate from London School of Economics), began organizing the workers into unions in Ahmedabad (Manchester of India). This came on to become the Textile Labour Association.

Ms. Elaben Bhatt was a part of this union, when in 1972, a small group of migrant women working as cart-pullers in Ahmedabad’s cloth market came to meet her, the Head of the Women’s Wing. Associating with the, she also met another group of women who were working as head-loaders, carrying loads of clothes between the wholesale and retail markets. This was the founding of SEWA which gradually became a union of informal sector workers in India.
SEWA was registered as trade union registered in 1972. It is an organisation of poor, self-employed women workers in the informal sector. In India, around 95% of the workforce i.e. 450 million workers are in the informal sector. These are women who earn a living through their own labour or small businesses. These are workers with no asset or capital or a fixed employee-employer relationship. They depend on their own labour for survival. They are poor, illiterate and vulnerable. SEWA categorizes these women into four types of self-employed women workers:

- Hawkers, vendors and small business women like vegetable, fruit, fish, egg and other vendors of food items, household goods and clothes vendors:
- Home-based workers like weavers, potters, bidi and agarbatti workers, papad rollers, ready-made garment workers, women who process agricultural products and artisans, and
- Manual labourers and service providers like agricultural labourers, construction workers, contract labourers, handcart pullers, head – loaders, domestic workers and laundry workers. In addition to these three categories there is emergence of another category of women workers.
- Small producers who invest their labour and capital to carry out their businesses. This category includes agriculture, cattle-rearers, salt workers, gum collectors, cooking & vending etc.

In 1971, the women felt that as a workers' association, SEWA should establish itself as a trade union. Thus the first struggle of SEWA began—to obtain official recognition as a trade union. The Labour Department refused to register SEWA as a union because they felt that since there was no recognised employer, the workers would have no one to struggle against. We argued that a union was not necessarily against an employer, but was for the unity of the workers. Finally, SEWA was registered as a trade union in April 1972.

Since then, SEWA has grown continuously, increasing its membership and including more and more different occupations within its fold. There has been no blue print approach but SEWA learnt from its struggles. Some of the key learnings over the years have been:

- Organising is difficult unless it is backed by membership-based organisations like unions and cooperatives. Both struggle and development are effective strategies to organise informal workers.
- There has to be a gradual link up with other issues like child care, financial services and health care. This gave rise to our integrated model, which is a combination of work security and social security.
- Over the years we have also learned that some critical avenues of action are required to help women emerge from poverty and to move towards self-reliance. These “Four Pillars of Self-Reliance” are:
  - Capitalisation—putting capital and other assets in women’s name or at least in joint names with their husbands.
- Social Security—at least health care, child care, insurance, pension, housing and basic infrastructure.
- Capacity-building—to be managers, leaders and also to build up and develop their skills, and obtain new ones.
- Voice and representation—so that they can effect change at all levels, from their communities to the national and international levels.

- We have also learned that all of these must be made available to women in tandem. One without the other will have limited impact. This is what we at SEWA call the “integrated approach”.
- Following the emerging need for capacity building of the women the SEWA Academy was established.
- We have also re-defined self-reliance to mean not only financial sustainability but also decision-making.

She then shared some of the major challenges which SEWA has faced particularly given the highly diverse nature of India with class, caste and gender inequalities. Keeping ourselves abreast with the global trends is very important, and how to do that within a movement is a critical challenge. She also highlighted how as an older organization, SEWA was confronted with the challenge of keeping up the spirit of sisterhood in the next generation. Then there have always been local struggles with municipalities and police and in ensuring that the fruits of the growth in India are shared by all. She emphasized that SEWA was here to share our experiences on the “power of organising” with South Africa.

Reflections from the Participants

- SEWA has different sectors/groups like home based workers, street vendors, etc as members. How did you manage to get them together? This is a problem in South Africa.
  - SEWA ensures that the different livelihoods are represented by organizers who are from the local community. We have built a cadre of local leaders. These are representative of different trades and communities. SEWA also invests a lot in capacity building.

- In South Africa, often women who do not want to take leadership positions and want to elect men. How do we break this barrier?
  - Because SEWA is a women’s organization/union, this problem does not arise. There are every year resolutions for providing membership to men which is vetoed by the women.

- The participants felt that they have learnt a lot but this also shows that it will take long to come into the cooperative movement. SEWA needs to leave behind the spirit of cooperation. How do we build this spirit in South Africa?
  - SEWA shared that people are innovative and entrepreneurs and the energy is everywhere but it takes time. Challenges from vested interests will also be there, but we need to keep at it despite the struggles. The policy environment in India has also been very supportive, which has helped.
4.C : PANEL DISCUSSIONS

4.C.1 : Micro Enterprises and Livelihoods

4.C.1.1 : Mr. Jerry Tlhopane, VAAL Informal Traders Alliance.

Mr Jerry Tlhopane, shared about the VAAL Informal Traders Alliance which was formed in 2007. Registered as an NPO, they are a semi National Organisation covering 3 regions Joburg, NW Province and the Western Cape. They are a network of 9 Organisations working mainly with street vendors.

Jerry then shared his own life struggles, which began from 1972, when he started icecream vending on weekends including in the winters, to complete class 3rd to 8th. Over the years dropping in and out from school he completed his 12th grade, while simultaneously exploring various livelihood options and had also suffered detention under the apartheid regime. After that he got a full time job, but in 2006, had to go back into informal trade at Jabulani Mall after losing his job. There he was harassed by the local authorities and hence decided to work from home.

He shared how it was difficult to get tenders for such home-based workers. Hence it was important to group ourselves so as to increase our negotiation powers. He gave his example on how their group put pressure with government support to get a sub-contract in 2010. In 2008 they also formed One Voice with 4000 members which organizes informal workers to raise their voices through protest marches and demonstrations.

4.C.1.2 : Ms. Surraiya Ahmed, Isibani Sabathengisi

The Isibani Sabathengisi was registered as a Non-Profit Organisation (NPO) in Nelson Mandela Bay in August 2011. Currently there are around 400 members involved with the group. The members include women involved in traditional clothing, souvenirs, hair-dressing, fruit and vegetable vendors. The group's basic activities include organizing of street vendors and counseling for HIV. They are currently looking forward to promote vocational trainings (furniture making and household chemical making) for children in older schools identified by DTI.

Ms. Ahmed shared that the biggest challenges faced by them were non-communication by the municipality, the new Licensing Bill and the regulation which disallows vendors from selling in front of private property, including malls. She gave a case of how five women were harassed everyday by the police for selling in front of a mall. Negotiations failed, and just before Christmas, they were arrested and given a suspended sentence. Today, they have also been blacklisted and hence now have no jobs.

4.C.1.3 : Ms. Thandiwe Xulu, Silwa Nobuphofu, SASEWA

Ms. Thandiwe was a part of SEWU from 1993-2003 after which she joined SASEWA which has around 500 members. She is a member of the Silwa Nobuphofu Cooperative which has been
working towards fighting poverty. The Cooperative has 14 members and has established a 50,000 unit poultry farm with the support of the government. They are planning to extending it now by another 10,000/- . The cooperative expects to have dividends after 5 years. She shared that they have formed the cooperative as it helps get better business from the government.

4.C.1.4 : Mr. K. Sewsunkar, Informal Fishermen Association

Mr. Sewsunkar shared that he is the son of a gardener who was also a subsistence fisherman. He finished his schooling and joined the police force but left the same on being called a “coolie”. Since then he has tried his hand in various other livelihood options like driving. Currently he has a dairy farm and is supplementing his income with fishing.

He highlighted that the rights of the fishermen in Durban harbour have been curtailed. They are not allowed to fish due to which they are left with no supplementary income options. This is leading to a high incidence of substance abuse and crime among them. This issue is being taken up by their group. Further, they are also supporting fishermen who are physically challenged.

4.C.1.5 : Reflections from the participants

- There was a questions on the challenges/issues around which the protest marches for street vendors are organized.
  - It was discussed that these are mostly around issues of demarcation, giving space for vending, impounding, etc. In case of impounding the matter of concern was that whenever goods are confiscated, the vendors are supposed to pay the fine and get them back. However, when they go to collect them the goods are often reported as lost.
- What is the history of Fisherman Association?
  - With fishing rights not available there was a lot of police harassment. Also people were getting involved in drugs, etc. Hence they started organizing to fight for fishermen’s rights.
- There was a comment on why have others not formed structured cooperatives and how SASEWA has gone about forming it.
- The official from Department of Cooperation pointed out that while the government supports cooperatives with funds, the members begin to fight among themselves and the money is not used for the purpose it was meant for. A model should be developed wherein the cooperative should be self-reliant and not highly dependent on government.
  - One major way of strengthening cooperatives is that there has to be constant discussion and transparency. There needs to be a plan for viability.. Also annual audits increase transparency.
- What are the working capital requirements for the livelihoods and how is it taken care of?
It was discussed that there was a need for working capital from government for activities like fishing to be converted from secondary to primary livelihood.

Also financial counseling is important for the businesses to plan for the long term.

4.C.2 : Microfinance

4.C.2.1 : Mr. Muzi Phewa, SANACO

The South African National Apex Co-operative (SANACO) is an advocacy body for cooperatives. The movement represent cooperatives in NEDLAC, SADECF and ICA. SANACO is an apex body of multiple cooperatives. There are 7 types of cooperatives involved including agriculture, housing, financial, insurance, child care and livelihood cooperatives. They have over 500 members covered under the financial cooperatives. The finances available are only working capital on stocks. There is no capital availability for operating costs.

Mr. Muzi shared the challenges of the financial sector in South Africa. The people are still not keen to bank with formal banks, as the cost of banking services is very high. The saving society or stockvel are alternatives. The savings culture in families needs to be increased.

The financial cooperative sector is being revived following the push of the national sector body. A new cooperative bill is in the pipeline, there is the Cooperative Academy, the Cooperative Bank Act and the Cooperative Development Agency.

He also suggested the strategies which SANACO considers important for the financial cooperative sector. These include:

- Formalisation of stockvels into financial cooperatives
- Creation of saving clubs amongst cooperatives
- More than 500 individuals are participating on the program
- Opportunity to recruit from more than a 17 million grant recipients
- Engagement of traditional banks to ease their policies
- CIS – cooperative incentive scheme

4.C.2.2 : Ms. Nozimo Mbanjwa, Beadwork Cooperative, member SANACO

Ms. Nozima shared her experience of joining a cooperative in 2012. Her cooperative is involved in beadwork, curtain making, etc. The challenges which they face in their work are:

- Getting implements and beads for their work
- Lack of support for skill training
- Lack of business knowledge, especially tax training
- Getting members to speak in one voice, need a forum for this.
- They also need a venue for their cooperative.

4.C.2.3 : Ms. Bongekile Mhlongo, KwaSwayimani Cooperative, member SANACO
Ms. Bongekile is a member of a cooperative involving three groups with multiple livelihoods. There are 10 persons in each group. The basic activities of their groups include:

- Peer group of young and old unemployed people.
- Farming of potatoes and selling them at pay points.
- Bead and shoe-making and selling of traditional medicines in the city.
- Stockvel for Christmas and internal circulation

4.C.2.4 : Mr. Ben Sibisi, iSongololo Cooperative (UBUTA)

Mr Ben shared his experience of the financial cooperative formed in Durban in 2010, by a group of traders. Registered as a cooperative in 2011, it has been promoted by SAMAFI to build a bank. They began with 150 members, a committee of 15 members and various sub-committees. The membership fees are 150 Rand and they have collected around Rand 44,000 as equity. The government is expected to match the same. They have already recruited personnel and also got Rand 128,000 from government for building office, furniture and stationery. The major challenge is to provide business support to members, both market traders and street traders. They want to focus on the latter now.

4.C.2.5 : Reflections from participants

- What are the consumption credit needs verses productive credit needs in South Africa?
  - The most high value consumption credit need is for funerals. Although the municipality has a burial fund, people take credit for the same. In fact this is a major part of all financial instruments including savings and insurance. There is funeral insurance and people save particularly into funeral funds.
- What are the interest rates in the informal credit market?
  - General market rate is around 15 to 30% per month. Banks charge around 25% per annum and there is a rebate for half yearly payment. Cooperatives charge around 3 to 5% per month.
- What are the challenges of the cooperative sector
  - Development of small business and selling points, like a one-stop centre for women or converting a drop in centre for agriculture produce into a phone in and pick up centres.
  - Informal traders associations are getting converting into cooperatives to get government tenders and there is no actual feeling of cooperation.
  - There is a lack of understanding that cooperatives is not about tenders but about self help.
  - The farmer market dynamics is also very unfavourable to the informal traders. Big marketers/traders are the sole purchases from rural producers. Hence they dominate the market rates. What informal traders get is low quality and bad produce from these same retailers. So they end up bearing the losses and are further unable to compete with prices of the big retailers.
4.C.3  : Social Security

4.C.3.1 Ms. Doris Ngidi, Khula Kahle Creche and Pre-school

Ms. Doris is the principal of the pre-school-cum-crèche. She shared that the need for pre-school was felt by student-mothers and working parents. They started with 10 children in a church premises and then registered as an NPO. Today there are 108 children and they have a separate premises for the pre-school and crèche.

She shared that the major challenge for the organization is that of funds. The Social Development Department pays for the food for children but paying the teachers is a challenge. There is a fee of 108 Rand per child charged along with additional transportation expenses, but this amount does not fully cover the teachers’ salaries which is 800 Rand per month for one teacher. She has also promoted an association of principals of such pre-school-cum-crèches in the area to discuss issues of mutual concern.

4.C.3.2 : Ms. Nikiwe Shabalala, Thandolwetu Community Centre

Ms. Nikiwe has promoted a Community Centre which has established an HIV Desk which provided counseling to HIV positive patients and their families. They have also formed support groups and with the help of SANABO conducted workshops for information on HIV Care and prevention. They also provide home-based care for HIV patients. Currently, around 26 women trained by SANOBRA and municipality are volunteering for the same. These women get paid a small stipend if funds are available, or else they provide free service. Mostly this comes from the UIF (Unemployment Insurance Fund) but this amount is very less. Also the disability assessment procedures are very rigid.

Besides, they have also initiated various livelihood activities like knitting shoes, bead-work, leasing a plot from the local school for vegetable gardening. There are 7 people who work for the department of physically challenges and are involved in making pillows.

The organization was registered as an NPO in 2007. In 2009, the church gave them space to operate but they are still looking for land.

She shared that the major challenge of child care in South Africa is that of orphaned and disabled children staying with grandparents. The grant for children staying with grandparents is very less and mainly covers for food and uniform. These children have many health problems plus need social and psychological counseling support, there is no provision for the same. Further, the condition of children and disabled staying in foster homes is often among the worst as they are mainly taken in for the money/grant, and no one takes care of them. Also there is physical and sexual abuse at times.

4.C.3.3 : Ms. Dominica Sesedi, Salvation Army Day Care Centre
The Salvation Army Day Care Centre was established by the church in 1991 for children of single parents who want to continue with their studies. The centre takes care of children from 3 months to 6 months, providing holistic care for children which includes 2 meals (instead of the desired 3) and educational trips twice a year. They has registered for 8 children but currently they have 21 children. The challenges include paying stipend versus a living wage to the workers, the need for educational toys and funds for mid-morning snacks.

4.C.3.4 : Reflections from participants

- Information was shared that Anti-Retro Virals (ARVs) are now accessible free of cost for everyone, also local clinics have the medicines. Local taxis for transportation are also available and now patients can also avail a grant to pay for it. It was also discussed that these grants for HIV patients are available if they have a CD4 count below 350 or have HIV and TB. Besides there is also grant for physically challenged and certified unemployment.
- The charges for child care by Salvation Army Day Care Centre are as follows:
  - Below 3 years 150 Rand per month
  - Above 3 years 100 Rand per month
  - The cost per child comes to around 200 Rand per month.
- The cost is more in rural areas and if these are community based at around 225 to 250 Rands per month.
- There is a Government fund for crèche. There was a question of whether this money is available.
  - It was answered that the fund is about 40 Rand per child and it only includes nutrition costs not school fees. Also, it is only for parents who earn less than 2000 Rand per month.
- The vegetable gardening group was asked if the vegetables are sold. It was answered that since people know that it is available they come and purchase from all the crèches.
- Earlier there was a scheme for early childhood development under which teachers could be registered and they were funded at 1000 Rand for general and 1500 Rand for matric pass teachers. However, these were only given for one year.
- It was suggested that there are a series of social development grants like “Child Grant”, “Foster Care Grant” and “Disabled Care Giver Grant”. These should also be made available for community based and people’s organizations.

4.C.4 : Organising, Capacity-building and Leadership Development

4.C.4.1 : Ms. Priya, South Durban Community Environmental Alliance (SDCEA)

SDCEA is a network of 18 organisations in Durban which includes farmers organizations and fishermen’s associations. In 1995, it was launched as an NGO with a focus to unite people for environment and human rights. They are currently working on environmental sustainability from
a people’s perspective and particularly looking at polluting industries. They are currently involved with the Airport Development and Eviction project. The alliance creates awareness through protest marches and workshops in South Durban. Information dissemination is also done through door to door campaigns. SDCEA is particularly looking at working with the youth.

4.C.4.2 : Mr. Sizwe Shiba, Unemployed People’s Movement

The unemployed people’s movement works with people who are unemployed or employed but do not get living wages. The group organizes people for negotiating with government on Right to Information, participatory and people-centred decision-making, etc. They are a strong political struggle having people from all parties but they work by putting down their political hats and working as a community. Mr. Sizwe gave an example of demonstration in Umlazi wherein they occupied the open field outside the councilors house for a month.

4.C.4.3 : Ms. Patricia Dyata, Sikhula Sonke

Ms. Patricia is a farm worker and farm dweller. However, the land where her mother worked being categorized as private land, she was evicted within a year of her mother’s death from her family home. She shared that in 1995, she established an NPO to organize women farm workers. The root cause of the problems of farm workers in South Africa emerges from history. People were pushed back from town to village farm lands in apartheid. This gave rise to liquor lobbies and issues of maintenance of children. Even now though land reforms have not been completed and land tenure systems are regressive for tenants, particularly women. Based on current legislations, when men lose job contracts on the farms, women also lose their titles to land and get evicted. These evicted people end up on railway stations and below bridges. Besides, she shared, there are health issues due to high pesticide spraying in farms, the wages are still very low and there is a high dependency on the land-owners even for transport to police stations and hospital. Sikhula Sonke, was borne out of this farmer women’s movement. She shared how initially they were told by the registrar that to register as a trade union they needed men. They even face challenges in accessing the farms, sometimes having to underground on own farms since its classified as private land. There is also a fear of dogs, police escort and even fear of being shot. She feels that farm workers are less on the priority list of the government. Even now, they are invited to every meeting of Department of Rural Development and agriculture but implementation is still an issue.

4.C.4.4 : Reflections from Participants

- How many people have Sikhula Sonke organized?
  - With membership fees of 105 Rand per member, their overall share rotates around R5,700 to R3729.
- It was felt that organizing is very important and education is the key to this. But people also need legal support.
There was a question on the examples of success on employment by UPM: How many got employment?
   ○ It was shared that employment figures are not available but social infrastructure has improved as a result of their efforts.

Land to the tiller has been the aim of land reforms in India, what are the systems in South Africa.
   ○ It was shared that prior to 1994, there was no Tenure Security Act. Post 1994, Tenure Security Act has been there but it needs to be explained to the people. Further, it is only for family life, for those retiring from the farm after working for 10 years and those who are physically challenged.

4.C.5 : SEWA’s Integrated Approach

4.C.5.1 : Ms. Rashmi Joshi, Cooperative Federation

SEWA’s experience of co-operatives dates back to SEWA Bank in 1974, and Sabina Quilt-makers Cooperative formed in 1977. Rashmi shared about the Gujarat State Women’s SEWA Cooperative Federation, promoted by SEWA in 1992. The Federation represents 105 women’s cooperatives in Gujarat and provides livelihood support to 100,000 women per annum. The cooperatives include livelihoods like vegetable vending, fisheries, cleaning, home based care, dairy, etc. The federation provides training, cooperative registration, business plan development and marketing support to the cooperatives. An example is the direct linkages of vegetable producers with vegetable sellers at an outlet in the wholesale market. There is also the SEWA Kalakruti brand with marketing outlets for handloom and handicraft products.

4.C.5.2 : Ms. Shaili Shah, SEWA Bank

Shaili Shah shared about the genesis and history of SEWA Bank. A cooperative bank, SEWA Bank, was founded in 1974 by 4,000 SEWA members each contributing ten rupees, their daily wage at that time. These informal sector women workers barely have any assets or working capital. But they are extremely economically active. They need integrated financial services at their door steps. SEWA Bank provides savings, credit, pension, financial literacy and insurance with VimoSEWA Insurance Cooperative to the women. The bank has designed various secured and unsecured financial products keeping in mind the life-cycle approach and the needs of informal sector women workers.

The key feature of the SEWA Bank is the service delivery mechanism which includes door-to-door services, simple procedures, hand-holding support, lending without collateral, financial performance as collateral (savings and credit repayment), peer pressure, recommendation, close, regular contact with members, grass root leaders playing an important role as facilitators, and mobile van facilities. Another significant aspect is provision of financial literacy training to members. We are also providing banking services in rural areas through individual lending, Self-Help Groups and District Associations. The Bank is financially viable and in a phase of expansion.
4.C.5.3: Mr. Shreekant Kumar, Vimo SEWA (SEWA Insurance)

Mr. Shreekant shared about SEWA’s Social Security approach which includes health care, child care, pension, insurance and housing. The approach is to provide need-based, decentralized, women-led, women-run, holistic and integrated services through workers’ cooperatives.

VIMO SEWA is the insurance cooperative, initiated in 1992 by SEWA Bank. Initially only life insurance policies were introduced for SEWA Bank borrowers. Gradually, based on member demands, it has evolved and added other insurance coverage also, including health, assets, life and accident, livelihood loss and coverage for the entire family, including husbands and children.

VIMO SEWA was registered as an insurance cooperative in September 2009 and is India’s first women-owned and women-run national-level insurance cooperative. It has 6,000 individual and 13 institutional share-holders from 5 Indian states, managed by a board of worker-leaders and some insurance professionals.

The key features of VIMO SEWA include:
- Integrated social security scheme undertaken with different service providers like insurance companies and health care providers
- Based on common needs and common risks the design is demand-driven and tested and modified through client response
- Carries a women-specific focus; women are policy-holders
- Based on principle of self-help and solidarity and the belief that poor women are insurable; willing to pay for the services.

4.C.5.4: Ms. Yasmin Shaikh, SEWA Health and Child Care

The work on health and child care started in SEWA through focussing on occupational health and maternity benefits. The SEWA childcare team started running crèches in 1982 and SEWA’s health programme developed in 1984. The Lok Swasthya SEWA Health Cooperative was registered in 1990.

The group works on preventive and curative health care with special focus on local capacity-building. The various services provided to its members include: health education for women and men, adolescents, diagnostic health camps, referral services, TB Programme, HIV/AIDS programme, occupational health, provision of low cost medicines, training of traditional birth attendants and the designing of ergonomic tools for informal sector workers.

The child care services includes crèches and day care centres which provide two meals a day, special attention to malnourished children, regular health check-up, weigh-monitoring, immunization and referral services. There is also a focus on recreational and educational activities, including exposure trips. Regular meetings are also conducted with both parents about their children with educational sessions on parenting, health and nutrition.
4.C.5.5 : Ms. Reema Kapoor, SEWA Academy

Ms. Reema Kapoor shared about the importance of capacity-building which was the focus of SEWA since its inception. The aim is to build the confidence and solidarity among members, organizers and leaders. The SEWA Academy established as capacity-building wing of SEWA in 1991. The academy focuses on three aspects, capacity-building, development communication and research. The objectives of the Academy are;

- To develop a **common understanding** of vision and values of the SEWA movement
- To develop women’s **leadership**
- To help women understand and recognize, appreciate the power of **collective struggle**
- To build their capacity, including both **technical** as well as **managerial** skills
- To transfer **professional knowledge to the grass root level**
- To promote women’s **own economic organizations**
- To learn by **sharing** information and experiences
- To develop the overall capacity of the participants through an **integrated program**

4.C.5.6 : Reflections from Participants

- What is the role of government in providing child care in India. In South Africa there are free services for women and children.
  - It was shared that there has been a change over the years. Earlier there were hardly any services for health and childcare. Now services have improved but they are only for Below Poverty Line families. The other major problem is access to services, and hence our roles has now changed from direct service delivery to developing linkages with government programmes.
- There was also a comment on the transportation to crèches. In South Africa, vehicles are over-crowded with young children and this is dangerous.
  - It was suggested that linkages should be done with the police for taking action on such vehicles. Also the cooperatives can explore the purchase of a common vehicle to deal with this.
Regarding door-to-door financial services, there was a question of safety of money and women while providing the service. How is it managed?
  o This has been made possible through community-based monitoring and trust mechanisms and insurance of service providers. Further, law and order situation in India is different.

There was a question regarding fishing rights in India. In South Africa, redistribution – quota/permit system- has increased privatization rather than supporting the fishermen.
  o It was shared that legislation is different in India, and fishermen have a right to fishing within the territorial waters.

There was a query on the average rate of interest and recovery rate of SEWA Bank
  o The rate of interest depends on the size of the loan but is generally around 15% and the recovery rate is around 98%.

There was also a question on the maternity insurance policies.
  o It was shared that there is little maternity insurance but maternity benefits in India are provided through various schemes.

4.D : Group discussion and Plenary on the Way forward

For the way forward, the forum was divided into five groups and each group was given a set of questions, based on which they reported back to the plenary. The presentations of the groups are given in Annexure 3. The major issues emerging from the group discussion are summarized below:

**What are the three new things/lessons which you have learnt over the past two days and what is the one thing among this which you wish to implement in South Africa**

The participants felt inspired by seeing so many women together in the SEWA film and hearing SEWA sisters’ stories of organising and struggle. It was felt that SEWA has developed a strong value of trust hence was able to go forward. The key lesson learnt is one of perseverance. Progress can’t be seen in one year. There is the need for will power, perseverance and determination to keep moving forward. We need to gain trust from workers and community members to understand their life struggles and thereby their needs. The strategy should be to also promote need-based cooperatives.

Many were also impressed by the communication strategies, especially the varieties and multiple options. It was felt that there is the need to begin with communication between the various people’s organizations and the group would work to create a Communication Platform for the same.

The culture of savings is also inspirational, particularly the link with financial literacy, which is the need of the day. The idea of developing a cooperative bank is also very useful and the model should be pushed further in South Africa.
How do you propose to implement the same? Can this be implemented through existing institutions or does this require new institutions?

It was felt that most of the ideas can be implemented through existing agriculture cooperatives and by partnering with the government and the markets. There are sufficient existing institutions but there is a need to develop an alliance of existing cooperatives. However, there is a need for resources to put this into action and for capacity-building. It is also essential to open up existing platforms for improved communication. People’s organizations could look at opening up a facebook page or something similar. But this would need partnering with peer organizations for people’s perspective and with banks for sharing financial information. The basic need, however, is to have members who are passionate and will not let the business down.

The participants shared that they would take back experiences from the conference, and share with others within their organisation and beyond. The ideas generated were highly appreciated, but it would be challenging to put them into action. Its needs to be remembered that this is an ongoing process and the most important is a tangible deliverable of commitment: “When you start something, you make sure that it does not fail and that’s the beginning of building people’s trust and commitment.”
Annexure-1

**Solidarity with People’s Organisations in South Africa**

**Date-** 7th -8th May, 2013

**Venue-** Glenmore Pastoral Center – 10 Donlene Crescent, Glenmore, Durban

**Workshop Schedule**

**Day 1: Tuesday, May 7, 2013**

<table>
<thead>
<tr>
<th>Time</th>
<th>Activity</th>
<th>Activity Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>09:00 - 09:30</td>
<td>Registration</td>
<td></td>
</tr>
<tr>
<td>09:30 - 10:00</td>
<td>Welcome of delegates and the inauguration of the workshop</td>
<td>Simanga Sithebe</td>
</tr>
<tr>
<td>10:00- 10:15</td>
<td>History of South Africa-India Solidarity</td>
<td>Pat Horn, International Coordinator,StreetNet</td>
</tr>
<tr>
<td>10:15 - 10:30</td>
<td>Objectives of the Workshop</td>
<td>Mirai Chatterjee,Director SEWA Social Security and Member, National Advisory Council (NAC)</td>
</tr>
<tr>
<td>10:30 - 10:45</td>
<td>Strengthening cooperation between South Africa and India</td>
<td>Mr. James Nxumalo,Mayor of Durban</td>
</tr>
<tr>
<td>10:45 -11:00</td>
<td>India’s perspective on strengthening cooperation and collaboration with South Africa</td>
<td>Mr. Vinod Kumar Sharma,Consul General of India</td>
</tr>
<tr>
<td>11:00 - 11:30</td>
<td>Tea break</td>
<td></td>
</tr>
<tr>
<td>11:30 - 12.15</td>
<td>Introduction of participants</td>
<td></td>
</tr>
<tr>
<td>12:15 - 01:00</td>
<td>The Self Employed Women's Association (SEWA) : organising informal women workers</td>
<td>Mirai Chatterjee</td>
</tr>
<tr>
<td>01:00 – 02:00</td>
<td>Lunch break</td>
<td></td>
</tr>
<tr>
<td>02:00 – 03:00</td>
<td>Panel 1: Microenterprise and Livelihoods</td>
<td>1. Jerry Tlhopane, Vaal Informal Traders Alliance;</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2. Surraiya Ahmed, Isibhani Sabathengisi;</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3. Thandiwe Xulu, Silwa Nobuhofu;</td>
</tr>
<tr>
<td></td>
<td></td>
<td>4. Krish Sewsunker, Informal Fishermen Association</td>
</tr>
<tr>
<td>03:00 – 03.15</td>
<td>Tea break</td>
<td></td>
</tr>
<tr>
<td>03:15 - 04:15</td>
<td>Panel 2: Microfinance</td>
<td>1. Ben Sibisi, iSongololo Cooperative (UBUTA);</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2. Bongekile Mhlongo, KwaSwayimani Cooperative;</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3. Muzi Phewa, SANACO;</td>
</tr>
<tr>
<td></td>
<td></td>
<td>4. Nozimo Mbanjwa, SANACO</td>
</tr>
</tbody>
</table>
Day 2: Wednesday, May 8, 2013

<table>
<thead>
<tr>
<th>Time</th>
<th>Activity</th>
<th>Activity Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>10:15 – 11:00</td>
<td>Panel 4: Organising, Capacity-building and Leadership development</td>
<td>1. Sizwe Shiba, Unemployed People's Movement; 2. Joanne Groom, Wentworth Development Forum; Noluthando Mbeje; 3. SDCEA (South Durban Community Environmental Alliance); 4. Patricia Dyata, Sikhula Sonke</td>
</tr>
<tr>
<td>11:00–11:30</td>
<td>Tea break</td>
<td></td>
</tr>
<tr>
<td>01:00–02:00</td>
<td>Lunch</td>
<td></td>
</tr>
<tr>
<td>02:00–03:00</td>
<td>Group Discussion on shared learnings</td>
<td>Simanga Sithebe</td>
</tr>
<tr>
<td>03:00–03:15</td>
<td>Tea Break</td>
<td></td>
</tr>
<tr>
<td>03:15–04:15</td>
<td>Sharing in Plenary and Follow-up</td>
<td>Simanga Sithebe and Mirai Chatterjee</td>
</tr>
<tr>
<td>04:15–04:30</td>
<td>Vote of Thanks</td>
<td>Shreekant Kumar</td>
</tr>
<tr>
<td>05:00–07:00</td>
<td>Cultural program</td>
<td></td>
</tr>
</tbody>
</table>

Facilitator- Simanga Sithebe

Interpreter- Nozipo Lembethe
# ATTENDANCE REGISTER

<table>
<thead>
<tr>
<th>No.</th>
<th>NAME and SURNAME</th>
<th>ORGANISATION</th>
<th>TEL No.</th>
<th>E-MAIL</th>
</tr>
</thead>
<tbody>
<tr>
<td>01.</td>
<td>BONGEKILE MHLONGO</td>
<td>KwaSwayimani Cooperative</td>
<td>0849057818</td>
<td></td>
</tr>
<tr>
<td>02.</td>
<td>BUSISIWE GAMBUSHE</td>
<td>SANACO</td>
<td>0723285174</td>
<td></td>
</tr>
<tr>
<td>03.</td>
<td>DORIS NGIDI</td>
<td>Khula Kahale Creche &amp; Preschool</td>
<td>0826252575</td>
<td></td>
</tr>
<tr>
<td>04.</td>
<td>DOMINICA SESEDI</td>
<td>Salvation Army Care Centre</td>
<td>0834558780</td>
<td></td>
</tr>
<tr>
<td>05.</td>
<td>EGNES KASIBERE</td>
<td>K.H.F/SAITA</td>
<td>0732660746</td>
<td><a href="mailto:evascheepers@gmail.com">evascheepers@gmail.com</a></td>
</tr>
<tr>
<td>06.</td>
<td>FIKILE SHABANGU</td>
<td>Silwa Nobuphofu</td>
<td>0761777130</td>
<td></td>
</tr>
<tr>
<td>07.</td>
<td>Thandiwe Zgeobo</td>
<td>Mandla Phezulu Organisation</td>
<td>0732342386</td>
<td></td>
</tr>
<tr>
<td>08.</td>
<td>JERRY THLOPANE</td>
<td>Vaal Informal Traders Alliance</td>
<td>0836859109</td>
<td><a href="mailto:prodicon57@yahoo.com">prodicon57@yahoo.com</a></td>
</tr>
<tr>
<td>09.</td>
<td>JOANNE GROOM</td>
<td>Wentwork Dvment Forum</td>
<td>08476715576</td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td>SEWSUNKER K</td>
<td>Informal Fishermen Association</td>
<td>0787330641</td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td>MANEO MGWADLEKA</td>
<td>M.A.H.A/SAITA</td>
<td>0720936189</td>
<td></td>
</tr>
<tr>
<td>12.</td>
<td>MUZI PHEWA</td>
<td>SANACO</td>
<td>0826704086</td>
<td><a href="mailto:msutu@mailbox.co.za">msutu@mailbox.co.za</a></td>
</tr>
<tr>
<td>13.</td>
<td>NIKIWE SHABALALA</td>
<td>Thandolwetu Community Centre</td>
<td>0794439973; 0315091666</td>
<td><a href="mailto:thandocc@gmail.com">thandocc@gmail.com</a></td>
</tr>
<tr>
<td>14.</td>
<td>NOLUTHANDO MBEJE &amp; PRIYA PILLAY</td>
<td>SDCEA</td>
<td>0314611991</td>
<td><a href="mailto:bongani@sdcea.ngo.za">bongani@sdcea.ngo.za</a></td>
</tr>
<tr>
<td>15.</td>
<td>NOSIMO MBANJWA</td>
<td>SANACO</td>
<td>0711051831</td>
<td></td>
</tr>
<tr>
<td>16.</td>
<td>PATRICIA DYATA</td>
<td>Sikhula Sonke</td>
<td>0218833180</td>
<td><a href="mailto:patricia@ssonke.org.za">patricia@ssonke.org.za</a></td>
</tr>
<tr>
<td>17.</td>
<td>PATRICK MAHLANGU</td>
<td>Ubumbano Traders’ Alliance</td>
<td>0733984639</td>
<td><a href="mailto:ubumbanotradersalliance@gmail.com">ubumbanotradersalliance@gmail.com</a></td>
</tr>
<tr>
<td>18.</td>
<td>ROSE SITHOLE</td>
<td>Isibusiso Golden Centre</td>
<td>0768772062</td>
<td></td>
</tr>
<tr>
<td>No.</td>
<td>NAME and SURNAME</td>
<td>ORGANISATION</td>
<td>TEL No.</td>
<td>E-MAIL</td>
</tr>
<tr>
<td>-----</td>
<td>------------------------</td>
<td>--------------------------------------------------------</td>
<td>--------------------------</td>
<td>---------------------------------------------</td>
</tr>
<tr>
<td>19</td>
<td>SIPHIWE MAKWAKWA</td>
<td>Mpumalanga Hawkers’ Associat.</td>
<td>0722466739</td>
<td><a href="mailto:makwakwasp@ovi.com">makwakwasp@ovi.com</a></td>
</tr>
<tr>
<td>20</td>
<td>SIZWE SHIBA</td>
<td>U. P. M /Umlazi</td>
<td>0781390055</td>
<td><a href="mailto:Sizwe.shiba@yahoo.com">Sizwe.shiba@yahoo.com</a></td>
</tr>
<tr>
<td>21</td>
<td>SURRAIYA AHMED</td>
<td>ISIBANI/SAITA</td>
<td>0783981734</td>
<td><a href="mailto:isibanisabathengisi@gmail.com">isibanisabathengisi@gmail.com</a></td>
</tr>
<tr>
<td>22</td>
<td>SYLVIA NOMATHEMBA KHUBONI</td>
<td>Ubumbano Alliance</td>
<td>0742508185</td>
<td></td>
</tr>
<tr>
<td>23</td>
<td>TEMBEKA GAULEKHAYA</td>
<td>E.C.S.V.A</td>
<td>0731782271</td>
<td><a href="mailto:ecapealliance@gmail.com">ecapealliance@gmail.com</a></td>
</tr>
<tr>
<td>24</td>
<td>THANDI MUTHWA</td>
<td>Phila Sandle Home-based Care</td>
<td>0835379431</td>
<td></td>
</tr>
<tr>
<td>25</td>
<td>THANDIWE XULU</td>
<td>Silwa Nobuaphofo</td>
<td>0822248509</td>
<td><a href="mailto:x.thandiwe@gmail.com">x.thandiwe@gmail.com</a></td>
</tr>
<tr>
<td>26</td>
<td>THOKO JOYCE KHUZWAYO</td>
<td>Kwamashu Baptist Church Community Project</td>
<td>0315034011; 0834958993</td>
<td></td>
</tr>
<tr>
<td>27</td>
<td>THOKO MBELE</td>
<td>SASEWA</td>
<td>0727387591</td>
<td></td>
</tr>
<tr>
<td>28</td>
<td>ZANDILE SIBISI</td>
<td>SASEWA</td>
<td>0780809787</td>
<td></td>
</tr>
<tr>
<td>29</td>
<td>ZODWA SHABALALA</td>
<td>Thandolwetu Community Centre</td>
<td>0836376331; 0315091666</td>
<td><a href="mailto:thandocc@gmail.com">thandocc@gmail.com</a></td>
</tr>
<tr>
<td>30</td>
<td>Simanga Sithebe</td>
<td>Sinani Psv</td>
<td>0313053497; 0826738567</td>
<td><a href="mailto:simangapsv@iafrica.com">simangapsv@iafrica.com</a></td>
</tr>
</tbody>
</table>

**GUEST INVITES**

<table>
<thead>
<tr>
<th>No.</th>
<th>NAME and SURNAME</th>
<th>ORGANISATION</th>
<th>TEL No.</th>
<th>E-MAIL</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>ASHA MOODLEY</td>
<td>StreetNet International</td>
<td>0781624263</td>
<td><a href="mailto:ashamoodley@gmail.com">ashamoodley@gmail.com</a></td>
</tr>
<tr>
<td>02</td>
<td>Shri V K Sharma</td>
<td>Consul General,India</td>
<td>0312055849/ 0768758112</td>
<td><a href="mailto:Judaline.mulqueeny@gmail.com">Judaline.mulqueeny@gmail.com</a></td>
</tr>
<tr>
<td>03</td>
<td>JUDALENE MULQUEENY</td>
<td>eThekwini City Council</td>
<td>0312041857/ 0829076508</td>
<td><a href="mailto:Nozipho_dlomo@kzn.cogta.gov.za">Nozipho_dlomo@kzn.cogta.gov.za</a></td>
</tr>
<tr>
<td>04</td>
<td>NOZIPO LEMBETHE</td>
<td>StreetNet Intl.</td>
<td>0732477433</td>
<td></td>
</tr>
<tr>
<td>05</td>
<td>E.P MATOSSE</td>
<td>Provincial Cooperative Governance and traditional affairs</td>
<td>0312041857/ 0829076508</td>
<td></td>
</tr>
<tr>
<td>No.</td>
<td>NAME and SURNAME</td>
<td>ORGANISATION</td>
<td>TEL No.</td>
<td>E-MAIL</td>
</tr>
<tr>
<td>-----</td>
<td>------------------------</td>
<td>------------------------------------</td>
<td>-------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>01.</td>
<td>MIRAI CHATTERJEE</td>
<td>Social Security, SEWA, Ahmedabad</td>
<td></td>
<td><a href="mailto:social@sewass.org">social@sewass.org</a></td>
</tr>
<tr>
<td>02.</td>
<td>PATRICIA HORN</td>
<td>StreetNet International</td>
<td>0313074038</td>
<td><a href="mailto:coordinator@streetnet.org.za">coordinator@streetnet.org.za</a></td>
</tr>
<tr>
<td>03.</td>
<td>RUBY ESSACK</td>
<td>StreetNet Intl.</td>
<td>0313074038</td>
<td><a href="mailto:manager@streetnet.org.za">manager@streetnet.org.za</a></td>
</tr>
<tr>
<td>04.</td>
<td>SHREEKANT KUMAR</td>
<td>VimoSEWA, Ahmedabad</td>
<td></td>
<td><a href="mailto:vimosale@sewass.org">vimosale@sewass.org</a></td>
</tr>
<tr>
<td>05.</td>
<td>YASMIN SHAIKH</td>
<td>SEWA Health, Ahmedabad</td>
<td></td>
<td></td>
</tr>
<tr>
<td>06.</td>
<td>DHARMISTHA CHAUHAN</td>
<td>Social Security, SEWA, Ahmedabad</td>
<td></td>
<td></td>
</tr>
<tr>
<td>07.</td>
<td>RIZWANA MADHUPOURWALA</td>
<td>VimoSEWA, Ahmedabad</td>
<td></td>
<td></td>
</tr>
<tr>
<td>08.</td>
<td>RASHMI JOSHI</td>
<td>SEWA Federation, Ahmedabad</td>
<td></td>
<td></td>
</tr>
<tr>
<td>09.</td>
<td>SHAILEE SHAH</td>
<td>Shri Mahila SEWA sahakari bank ltd.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td>REEMA KAPOOR</td>
<td>SEWA Academy, Ahmedabad</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>