The Function of Literacy in Women's Associations: The Case of Small Scale Enterprises in India

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by

© Kandis Ann McLaughlin

Department of Administration and Policy Studies in Education
McGill University
Montreal, Quebec
Canada

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ABSTRACT

A vast number of non-literate women work in small scale enterprises in the informal sector of the economy. In the market women provide goods, trades and services for the community. Based on library research, this study explores literacy as it functions in Women's Associations with particular reference to small scale enterprises (SSE) in India. The objectives and programmes of the Women's Working Forum (WWF) and the Self-Employed Women's Association (SEWA) are used to pinpoint the successes attained by women in overcoming cultural, financial and educational constraints in small scale enterprises.

This study reveals that because these associations grew out of a particular community process or social movement, they are accessible to and are supported by the populations they serve. Access to credit, product training, consciousness-raising and literacy programmes combine to increase the earning capacity of self-employed members. Literacy is an integral part of the development of SSE, where associations provide women with the milieu necessary to articulate and negotiate their needs and demands. In many respects, SEWA and WWF represent an alternative approach to integrating *women in development*. It is one which calls for support systems consisting of an integrated set of activities aimed at creating strong networks within the association and between institutions.

RÉSUMÉ

Un nombre important de femmes analphabètes travaillent dans de petites entreprises du secteur non reconnu et mal rémunéré de l'économie. A l'intérieur du marché, les femmes fournissent à la communauté, biens, main-d'oeuvre spécialisée et services. L'étude présentée ici examine, en se basant sur des recherches bibliographiques, la mesure dans laquelle l'alphabétisation joue un rôle au sein des associations de femmes et plus spécifiquement dans les petites entreprises de l'Inde. Les objectifs et les programmes du Women's Working Forum (WWF) et de la Self-Employed Women's Association (SEWA) servent à mettre en évidence les victoires obtenues par les femmes dans la lutte constante pour l'élimination des contraintes culturelles, financières et éducatives dans ces petites entreprises.

Cette étude montre qu'étant issues d'un processus communautaire ou d'un mouvement social bien particulier, ces associations sont accessibles aux populations qu'elles desservent et appuyées par celles-ci. Lorsqu'on combine accès au crédit, cours de fabrication et programmes de sensibilisation et d'alphabétisation, cela contribue à augmenter la capacité de gain des travailleuses indépendantes, membres de ces associations. L'alphabétisation fait partie intégrante du développement des petites entreprises où les associations procurent aux femmes le contexte nécessaire à l'expression et à la négociation de leurs besoins et de leurs revendications. A bien des égards, le WWF et la SEWA offrent une approche alternative de l'intégration des femmes au développement. C'est une approche qui demande des systèmes de soutien avec un ensemble complet d'activités visant la création de réseaux solides, tant à l'intérieur de l'association qu'entre les institutions.

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ABBREVIATIONS

ILO	International Labour Organization
INSTRAW	United Nations Research and Training Institute for the Advancement of Women
NGO	Non-governmental Organization
PISCES	Programme for Investment in the Small Capital Enterprise Sector
SEWA	Self-Employed Women's Association
SSE	Small Scale Enterprise
TLA	Textile Labour Association
WWF	Working Women's Forum

CHAPTER ONE

NON-LITERATE WOMEN AND THE DEVELOPMENT OF SMALL SCALE ENTERPRISE

1.01 Introduction

The social aspect of literacy in contemporary society is incontestable. Literacy has been called the "basic personal skill which underlies the whole modernising sequence" (Lerner, 1958). Educator Kenneth Levine (1982) states that "literacy is the exercised capacity to acquire and exchange information via the written word. Functional Literacy is the possession of-or access to-the competences and information required to accomplish those transactions enabling reading and writing in which an individual wishes-or is compelled-to engage" (p. 264). Clearly, Levine's definition for the individual emphasizes the significance of bargaining, negotiating skills and gaining to "access" their environment. Therefore, literacy can neither be examined nor understood apart from the intricacies of the social, political and economic issues of which it is but one indicator. The primary concern of this study is to discern the function of literacy in the lives of women who are poor yet self-employed in small scale enterprises in India.

Non-literate in this study will be used to define persons who cannot calculate, read and write, though they have comprehension in their mother language, and can be active contributing community

members The term 'non-literate' was specifically chosen for use in this study as it does not carry a negative connotation as does the word 'illiterate' To be 'non-literate' or 'illiterate' does not imply ignorance

1.02 Background: Women in the Small Scale Enterprise Sector

Women's small scale enterprises are diverse in nature, varied in size and organization, and demonstrate different levels of success The micro and small scale business sector is a major source of employment and income for women in Third World countries This is due to several factors, its relatively low barriers to entry, including low working capital and skill requirements, the receptivity of its businesses to changing economic environment, and in part because of its highly labour intensive structure. However, it is recognized that women may be limited to certain types of occupations depending on their class, caste or cultural group (Srinivas, 1962; Vinze, 1987).

Generally speaking, it is more common to see women in Third World countries as employees of small scale enterprises rather than working in managerial positions or as proprietors in the formal sector. Also, it can be noted that most Third World women-operated businesses fall into the informal category or unorganized sector of employment. In this study the term 'small scale enterprises' will refer to the work, goods, trades and services of women who are marginal entrepreneurs,

pre-entrepreneurial groups and full-fledged entrepreneurs (see O'Farrell, 1986). The PISCES studies (Ashe, 1987) noted the differences between the entrepreneurial or micro-enterprise group who are poor but have proved the viability of their tiny enterprises, and the pre-entrepreneurial group who are very poor, but barely subsist on the income from business enterprise (s). The distinctions of the entrepreneur as described by the PISCES experience will be applied in this study (see Table 1)

While reliable data on the participation of women in the informal sector is lacking, whatever is available demonstrates remarkable insights into women's participation in the market economy. For instance in India, it is estimated that 94% of all women workers are employed in the informal sector of the economy (Ghosh and Attieh, 1987). In Haiti it is estimated that women comprise 91% of all traders and in Bogota, Colombia 43.7% of the informal sector are women (ICRW, 1984) (further discussion of the informal sector will follow). Scholars have criticized the theoretical inadequacy of the formal/informal distinction, but the term "informal sector" remains useful for describing much of the earning capacity of low income peoples in the Third World.

Relatively few women have acquired sufficient access to the required skills, working-capital and other business resources required to increase the size and economic benefits from their businesses (Shah, 1986). Small scale enterprises provide an entry point to

employment for women who have little education and little daily cash flow (Carr, 1987 & 1984; Schumacher et al , 1980; INSTRAW, 1985). Overholt (1985) believes that this can be related to inherent constraints for women from societal, institutional, legal economic and political pressures.

1.03 Objective

This thesis looks at two successful associations of small scale enterprises which aim at organizing non-literate women in the informal sector in India Although the general focus of this study is women in small scale enterprises it will specifically describe and explore the process which links functional literacy with women's economic participation in these businesses. Lessons from non-government organizations (NGOs) will be used to forward the argument that the structure of women's groups typified by these associations offers a viable method of integrating women in development. This is achieved by recognizing the tight relationship between functional literacy and income oriented enterprise(s).

1 04 Problem Statement

In a developing economy like India, unemployment and under-employment are widespread phenomena, while the growth of literacy and education are essentially related to the modern sector of the economy and only cover a small fraction of the population. Non-literate women have organized themselves and have demonstrated a significant contribution to the informal sector of the economy through small scale enterprise. Women's associations which work with non-literate women in the unorganized sector may experience many constraints but have enormous potential for providing and sustaining jobs and higher income to the poor in developing countries. In order to meet their potential, small scale enterprises in the informal sector need to be supported.

This study will identify two women's associations which contribute to the immediate and long-term improvements in the conditions of the informal sector. The Self-Employed Women's Association (Ahmedabad, India) and the Working Women's Forum (Madras, India) will be examined with regard to their structure, various components, and implementation strategies, to determine the function of literacy for non-literate women in these two umbrella associations. It is important to acknowledge that literacy is not the main objective nor the raison d'etre for the formation of these associations. Nonetheless, functional literacy is crucial to the success of the individuals in their work efforts in small scale enterprises and the

operation of these intermediary associations. A brief description of the two associations will follow.

Self-Employed Women's Association (SEWA) serves 22,700[1] poor and mostly non-literate urban and rural working women in the city of Ahmedabad, in Western India (Figure 1). Small street enterprises include: vegetable and fruit sellers, used-garment dealers, wood sellers. Home-based producers include *chindi* (rag) sewers, *beedi* (cigarette) makers, *papad* (papdum) makers, carpenters, spinners, weavers and women who dye cloth. The labour and service workers include domestics, headloaders, sweepers, wastepickers, agricultural and construction workers.

The Working Women's Forum (WWF) is located in the south of India in the city of Madras (Figure 1). The Forum, essentially began as a credit association and now is working to meet the economic and social needs of 8,000[2] poor self-employed women. The Forum provides networking to low cost urban services, job training, has a credit scheme and management training in health, nutrition and family planning for its members.

Major problems of these women are lack of working-capital, exploitation by suppliers and marketing middlemen. Producers face shortages of raw materials and the lack of particular skills needed to compete in the changing economy and market place. Similiarly, casual labourers and service workers are unprotected by legislated assurances such as income and other social welfare benefits. Therefore, these

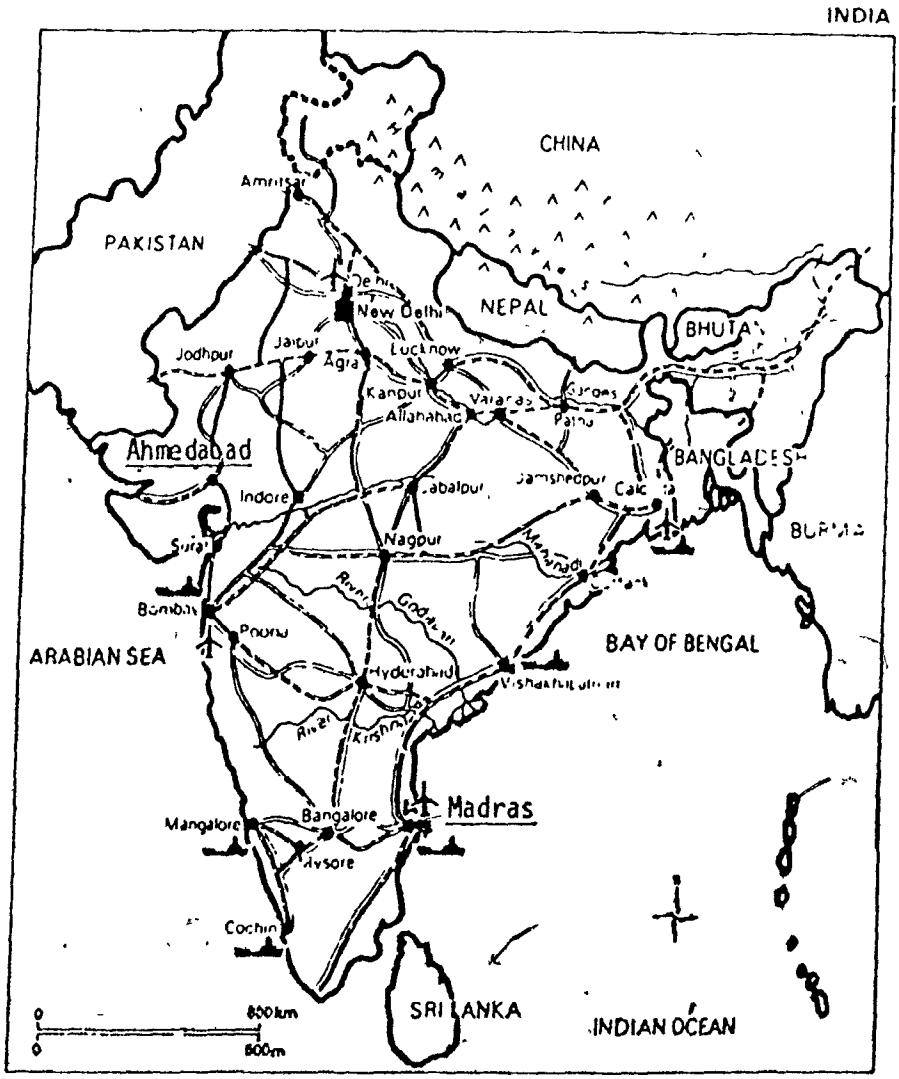
workers are susceptible to poor working conditions, hazardous situations, and intermittent work opportunities.

Figure 1

Map of India

MAPS ON FILE •

2 008
INDIA



Review of Literature

1.05 Women and Development: Third World Women First World Aid

In the early 1970s the phrase Women in Development brought global attention to the critical need for development planners and practitioners to implement programmes which would address the deficiencies of state policies and which thereby would increase the participation of women in national development (e.g. Percy Amendent, 1973). Development programmes are among the primary vehicles used by governments and international agencies to channel resources in the development process (Overholt, 1985; Masoni, 1985; Stromquist, 1986). The integration of women is essential for transforming policy concerns into practical realities.

Contemporary social scientists point out two distinct but interrelated strategies which strengthen women's participation in economic and social development (Kelly, 1987; Staudt, 1982; Sundar, 1983; Dixon, 1980). The first one calls for a direct approach to the integration of women as beneficiaries in all areas and levels of policies and programmes (Buvinic, 1986). This calls for institutions to develop "integration" policies and plans of action. In this case, it is necessary for international and national development agencies to identify the level of assistance benefitting women (Overholt,

1985). The context of conventional development thinking emphasizes special programmes for women, rather than attempting to achieve the goal of integrating women and their organizations as participants in the development process (Papanek, 1979). Papanek advises that integration is often prevented by the use of traditional processes because women of different socio-economic classes have different needs and priorities. Papanek (1979) concludes that existing women's organizations represent only a fraction of all women and therefore addresses only a fraction of women's issues It is important to present the view that although integration might be a necessary goal of policies, it too might not produce the desired objectives.

The second strategy focuses on enhancing women's autonomy and thus their ability to participate as agents in mainstream development. This calls for measures which ensure governmental support for women's organizations and programmes specifically targeted at women. International trends and pressure from local NGOs encourage national governments to implement separate support systems for the advancement of women (Charlton, 1984). Non-government organizations have been described differently from state organizations in their "legitimacy, size, amount of resources, personnel, objectives and the proximity to the target populations" (Stromquist, 1985:7). Governments need to recognize the fact that women must perform three roles in society as *economic contributors* (producers and consumers), *mothers* and *managers* of work and organization within the household and community (Moser and

Levy, 1986).

Nelly Stromquist (1986:16) suggests that development agencies should not question one approach versus another. Rather, agencies, in her view, must address the local context and view the approaches as complementary. Synder (1980) charges that development planners and educators target and implement women's projects because they have a deliberate mandate to do so. The consequence of these policies is that unfortunately they fail to see women as obvious partners in development equal with men. Instead they have further isolated the women's issue, and thus women themselves, by making them into a "problem" to be dealt with. This indicates that development planners have not yet found meaningful ways to improve women's conditions.

Clearly, integrating women into the development process involves a rethinking of basic concepts and strategies; mere economic growth is no longer enough. There is the need for ensuring the dignity of the individual and developing their potential through education, training and literacy. Cloud (1981) points out that "what—we are now witnessing worldwide, is the attempt of women to understand both their personal experience and the social constructions of their families, culture, nations, and the world system from their perspectives, from the places where women stand" (p. 3).

Development planning has not fully recognized women's contribution to the development process or in turn, the effect the development process has had on them. The neglect by policy makers,

development planners and educators to explore this area has limited the possibilities for economic growth, social equality, project efficiency and the implementation of projects by women (Charlton, 1984; Buvinic, 1983). The strategies of development planners by which they encourage institutional support and technical transfers (the means of development) is legitimate. However, it obscures issues such as well-being, quality of life, control and participation by those who participate in development programmes (Otero, 1985; Tinker, 1981; O'Kain, 1986; Dulsansey, 1984).

1.06 Education

Basic education, skills and technical programmes enable people to design futures for themselves. The lack of education has continually restricted women from "access to tools" (Chansey & Schmink, 1974, Kelly, 1987). The educational system and society have not encouraged women to obtain a diverse set of skills and knowledge such as management, marketing skills or use and repair of mechanical equipment (Carr, 1984). Kelly (1987) writes that when governments view women's education as an issue that deserves special attention, only then the "policies designed to bring them into educational mainstream" development will start to take effect (p. 101). Equitable education policies and programmes are an essential component to the emergence of a just society.

Studies (Boserup, 1970; Bacchus, 1981) have shown that the lack of policy aimed at educating women has meant that women, productive in traditional economies as farmers and petty traders, have become less productively-active in the process as modernization proceeds. Linking education to work-force opportunities for women is one component in bringing and sustaining women in school (Kelly, 1987; Jayaweera, 1987) and participating within the existing institutional structures.

According to Collins (Collins in Bock, 1976) a major function of education is to socialize the young to their appropriate status. Education policies and programmes in many developing countries (as well as developed ones) have not provided equal opportunities for girls and boys. Stero-typical education for girls which focuses on their domestic and family responsibilities yields lower expected financial returns (Overholt, 1985). This position is supported by Jayaweera (1987:465):

> The education system acts as an agent of social control and its legitimization of the distribution of knowledge, tends to reinforce gender inequalities embedded in social norms and structures.

Low priority given to formal education for Third World women often results in a limited range of marketable skills (Kelly, 1987; Carr, 1987). Where new skills are not acquired, women tend to dominate low renumerative and domestic related activity. In a developing country the disadvantages evident in formal education are

related to the socio-economic conditions of that country Examples of these disadvantages are. poor institutional infrastructures, sub-standard education facilities, furniture and equipment, and poorly qualified teachers (Jayaweera, 1987:463). This perspective of a disadvantaged system can be extended into pedagogical quality of textbooks and resources (Kalia, 1980) Hidden costs of education (such as school uniforms and notebooks) are negative barriers to educational opportunity when child labor is viewed as a necessity to supplement a families collective income.

Research on schooling for women indicates an increased in economic productivity (Ram, 1980) and lower fertility patterns (Cochrane, 1982). Educated women demonstrate positive attitudes in investing in education for their daughters, and length of time their children will remain in school (Adams and Kruppenbach, 1987).

Guy Standing (1982) points out that the relationship between education and participation is strongly influenced "by the level and structure of aggregate demand for labour" (p. 146). To quote Standing's argument

> The direct positive influence of education on participation exists partly because education enhances employment opportunities.[1] It also raises income aspirations, generally increases the opportunity cost of inactivity, and weakens the restrictive power of cultural traditions limiting women's non-domestic activities.[2] Education also has several indirect positive effects. For example, it tends to have a strong negative effect on the number of children women want and have, and leads not only to later

> marriage but to postponement of the period of childbearing.[3] Similarly, if education increases the propensity of women to migrate, that in itself may encourage a higher probability of participation.[4] These changes in themselves tend to increase female participation in the labour force (Standing, 1982:162).

1.07 Literacy Issues

It is necessary at this point to understand the implications of the term literacy. In a contemporary context, it is assumed that the basic skills of reading and writing are aquired through either formal schooling or through non-formal education programmes. The rate of literacy is often seen as a barometer of social conditions in a particular society, indicating health, education and voting liberties. In 1980, UNESCO reported that there were more than 800 million illiterates in the world (b:56), and that women comprised 60/4% of that figure (Canadian Commission for UNESCO: 1983:26). The decline in illiteracy often means a higher average of education, which at the same time inversely affects the rise of non-literates (Paton, 1985). Some authors argue that the success of national education programmes can be determined by the levels of literacy (Barber, 1981; Mitra, 1978). Lack of educational opportunity means that the rural poor have no access to the social and political benefits of their country (Bhola, 1984; Jarvis, 1986).

Educators and development planners hold two dominant views of literacy in the developing world. They are: 'literacy contributes to

economic development' and 'literacy contributes to political development'. Briefly, if viewed from a functionalist position which is different from a traditional approach, literacy training ceases to be in isolation of the socio-economic environment. Additionally, the functional strategy is to treat the non-literate in a group context in relation to a given environment with a development orientation (see Hamadache et al , 1986, p 53). Levine (1982) writes:

> In [a 1956] survey of literacy a person was considered functionally literate 'when he acquired the knowledge and skills in reading and writing which enable him to engage in his culture or group' (p 24). This definition was intentionally relativistic, allowing different thresholds of literacy in various societies, while leaving unspecific what standards could apply to wholly pre-literate cultures This formulation did not associate functional literacy training with work or other specific social settings; it merely emphasized that the content of training should reflect the needs and motivations of the group served, and aim for self-sustaining standard one which permits pupils to make independent use of what they have learned without further help from an instructor (p. 250-51).

Although functional literacy does not necessarily refer to the ability to read, write, and calculate, without error it is essentially concerned with the ability to use these skills to generate new comprehension According to Graff (1981), "virtually all approaches to literacy follow the conjectures of historically-based assumptions:

about the nature of the social and economic development, of political participation and citizenship, of social order and morality, of personal advancement, and of social process" (p.22).

If one argues for a highly specific definition of literacy skills, like that of literacy in a technocratic context -such as computer literacy- the concept of illiteracy broadens and the negative association of limited ability becomes more obvious. This example points out that literacy is a 'socially constructed phenomenon' and that the conventions of literacy and definition of literacy vary depending on the culture and context

1.08 Literacy and Schooling

In a 'schooled society' the growing power of the bureaucratic educational system raised many controversial achievements for the twentieth century (Althusser, 1971; Bernstein, 1975; Bourdieu, 1977; Bolwes and Gintis, 1976; Giroux, 1983; Gramsci, 1971; Illich, 1972). In the past fifty years, organized systems of education have developed and maintained the assumption that school learning increases improvement in lifechances for the individual. Cook-Gumperz (1986) remarks that in "this way schooling becomes the pre-eminent legistimising force for entry into advancement in a technological society" (p. 35). Central to this concept of schooling is a pedagogy which works twofold. Firstly, pedagogy functions as a means of formalizing curriculum (Durkheim, 1956). Secondly, pedagogy

transmits, evaluates and validates knowledge (Karabel and Halsey, 1977). Evaluating knowledge is an argument that is addressed by the French anthropologist Pierre Bourdieu (1977). Bourdieu graphically presents a spiralling image of development. As development increases more power is allotted to education through each new generation transmitting knowledge and support for its predecessors successes (Bourdieu, 1977).

Briefly, there are two perspectives on universal literacy and its connection to society and the individual. One perspective involves a progressive value assumption which states that literacy benefits the individual. This then leads to the development of a literate person. In this regard literacy acts to widen the cultural and social interests of the individual and therefore represents society's investment in human capital (see A.H. Halsey's, 1975). The second perspective maintains that with technological advancement and growth within educational practices, literacy must expand to encompass the practices of a more individualized approach to learning. Both perspectives have been criticized by the British sociologist of education Basil Bernstein (1979) who recognizes that the "hidden social curriculum" plays a part in the maintaining and control of existing social systems through education.

Basil Bernstein, in a study of London students, explored the relationship between language and thought (1979). Bernstein's theory supporting cultural reproduction emphasized that people are embedded

in the sociolinguistic "codes" they use which may be either 'restricted' or 'elaborated'. Basically, Bernstein suggested that the weakness of a "restricted code" in a social learning context provided the working (lower) class child with limited range of linguistic experiences. Moreover, Bernstein revealed that the restricted code employs expressions which are usually concrete. This implies the understanding of the context is implicit. On the contrary, the elaborated code is an abstract construct, meanings are explicit and 'context-independent' (Bernstein cited in Burke et al., 1987:6). Bernstein employs these two terms to demonstrate that the elaborate code is a middle-class construct while the restrictive code is working-class (Bernstein, 1979). Consequently, Bernstein holds a functionalist perspective and is criticized for not considering the possibility of students organizing themselves and becoming resistant to the imposed dominate ideology.

Bernstein (1979) argues that school language and knowledge is different from social class language and knowledge. He suggests that schools employ and legitimize the language and culture of the dominant group which reproduces the existing class structure. The implications of Bernstein's above argument to the teaching of lower class women working in small scale enterprises is that formal education is less suitable to them because language will not arise from the individual learner's experience. The 'transfer of knowledge' which occurs in the classroom does not necessarily hold relevancy for the learner. So,

non-formal education and literacy arising out of local needs and by local people is more beneficial to their life experience.

Production theorists, on the other hand, are concerned with the means by which both the individual and classes assert their own experience and resist or negotiate the ideologies confronting them. The theories of cultural production are presented in the written works of Willis (1977); and Giroux (1983 & 1981).

1.09 Literacy and Development

Development, according to Jarvis (1986), implies change in a given direction. This is generally assumed to be an improved standard of living for all people in a specific country. Ideally, this means that there is a wide community participation in determining the means and direction of change. Literacy is undeniably a major component in the process of individual and social change.

Bhola (1984) points out that some educators have a tendency to view the goal of literacy development projects as the raising of the GNP per capita of countries. Literacy, therefore, is viewed as an economic assumption rather than a means of socio-political activity. Many studies have attempted to demonstrate that political participation rises as a consequence of a higher literacy rate, and that political change accompanies the process (Bacchus, 1981). A USAID report (Nelson, 1976) shows that popular participation is preceding socio-economic equality rather than the reverse.

Rogers (1980) suggests that literates can integrate new knowledge more readily and therefore are better consumers of technologies and information (Rogers in Bhola, 1984; Freire, 1985; Inkeles and Smith, 1974). Interestingly enough, McSweeney & Freedman's study of women in Burkina Faso demonstrated that once small scale technologies which aided in household work, were in operation women did not attend literacy classes or send their daughters to school. They saw education as unrelated to income generation (McSweeney & Freedman, 1982; Roberston, 1984).

Neither development nor literacy training as issues are value neutral (Paulston, 1976; Freire, 1973). The key is the link between them, one which involves the power structures of society. This relationship may be one of social cooperation, social control, social conflict or even a denial of the claim that education can liberate the individual.

1.10 Definition and Measurement of Literacy

In general, discussions about literacy involve confusion due to semantics. There are two major reasons for this: firstly, the vague definition of what it means to be literate and how it can be measured; secondly, knowledge about the benefits of literacy is lacking. Therefore, the assumptions and conclusions made about the literate person are not always defined by the experts. Graff (1978-79) clearly points out that in determining, the criteria of measurement for

literacy, it is necessary to observe the individual and social change in a given situation. The uses of literacy will change according to societal needs and demands.

In 1978-79 Graff writes about the underpinnings of literacy and society, past and future, referring to Harman's (1970) definitive analysis of literacy that states, "few would dispute the significance of literacy for either the individual or national development" (p. 228). Literacy is assumed to be a skill, a tool. It is a process not an end in itself.

1.11 Significance of Small Scale Enterprise Sector for Development

The small scale enterprise sector is a major component of the economy, one which creates employment and income for large numbers of people, while contributing to goods and services offered within the community. Recently small scale enterprises (SSEs) have proved that large-scale enterprises are incapable of providing large shares of employment in developing countries where employment is declining and migration to urban centers is increasing for large percentages of the population (Chuta & Liedholm, 1979)(Table 2).

Employment in the informal or unorganized sector plays a major role for a great many people who have not shared fully in the benefits of modernization and the outcomes of development schemes. This is particularly so for women of the Third World. The World Bank reports that small enterprises, in countries like India "landless or near

landless households earn half their income from nonfarm sources" (World Bank, 1982:79). The Yearbooks of Labor Statistics (1970, 1974, & 1977) illustrate that of the economically active population, more females are located in non-agricultural employment than in agriculture employment for Asia and Latin America.

1.12 Formal Sector/Informal Sector Dichotomy

Agriculture is India's largest economic sector, employing almost 75 percent of the population and contributing to nearly half of the national income. Indian women contribute 57.7% of the agricultural labour force as compared to Indian men who comprise 64.3% of the labour force in this category (ILO, 1984). However, the other large sector of female labour force is concentrated in the unorganized sector or the so-called informal segment of the labour force.

An International Labour Organization (ILO, 1984) document demonstrates that 90 percent of women workers are in the unorganized sector of the labour force in India. Srinivas (1978) maintains that there is a clear-cut sexual division in the agricultural sector, domestic and wage labour with close linkages between agricultural labour and family activity. Karlekar (1983) adds that "neither the family nexus nor the wider economic system can survive without the labour of poor women" (p. 138). The growth of a modern non-agriculture employment was concurrent with an increasing population of urban underemployment. On the other hand, urban underemployment

primarily includes family-owned businesses, self-employed workers, low-productivity small scale enterprises, seasonal labourers, and small economic organizations.

Existing development literature on the nature and function of the formal/informal dichotomy is a topic of considerable debate which has implications for analysis of the economy. The "informal sector" or the so called "unorganized sector" is used to describe those sections of the economy not protected by legislated acts such as the Minimum Wages Act, the Labour Welfare Regulations or the Contract Labour (Regulation and Abolition) Act, 1970 which stipulate minimum rights to workers. Consequently, the informal sector lacks the protection of legislated policies and protection from unfair practices. Injustices occurring within the informal sector can therefore not be challenged in the court of law. An example of such an unfair practice is the exemption of employers from obligations of minimum wage payment, security benefits and maternity leave.

The "informal sector" encompasses activities such as: vending activities and domestic production and services, including *beedi* making, pan making, tailoring, garment making, food production and tea shops. The "informal sector" also includes agriculture, seasonal labour, marginal labour and businesses like tin making, tire repairs, and manufacturing of electrical gadgets.

The "organized sector" of the economy on the other hand encompasses productive units which are registered under the Factories

Act of 1948. Legislation protects registered businesses using electricity and employing more than ten workers, or those units which do not use power but employ twenty or more workers.

Under this broad definition, activities in the "informal sector" are firstly recognized as necessary to the "formal sector" (Shaw, 1985). When applying a strict definition of "labour", these activities cannot be judged as unproductive. On the contrary, activities in the informal sector can be described as "modern" and "profit-motivated" (Sethuraman, 1981).

Many Indian enterprises in the informal sector such as manufacturing small tools and shoe repairs, vendors of specialty items, crafts and foods etc. are profit-oriented. One important distinction between the two sectors is that of size and scale, (ILO, 1986) and not that of profit-motivation.

Leys maintains that the traditional or informal sector is composed of intense forms of exploitation. The sector is further characterized by underemployment, low productivity including, "the unenumerated, unorganized, marginal activities of petty traders" (Barioch cited in Claire Robertson, 1984). However, this is not necessarily an incontestable statement. Offical figures place ninety-four percent of women workers in the unorganized sector (Government of India, 1978).

The unorganized nature of small enterprises is often characterized as labour-intensive with minimal capital earnings

(Staley and Morse, 1965; Shaw, 1985). The numbers of women working in this sector either part-time of full-time or in seasonal activities have increased dramatically over the years (Government of India, 1985). Karlekar (1988) describes the women migrant labour force as evolving into the urban "unorganized sector" by women taking on the lowest paid jobs as unskilled labour.

Poor management skills and unsatisfactory premises combined with competition for market opportunities may limit or constrain self-employed workers (Sebstad, 1982). Women working in the unorganized sector for a variety of reasons work in locations that are unauthorized or illegal and often operate without licences. Street peddlers have no designated places in which to conduct their businesses. Consequently, individuals who work in the informal sector are held in precarious positions and are often harassed by local authorities (Chaudhuri, 1985). Women's work in the traditional informal sector has not been calculated into the G.N.P., both because of the difficulty in gathering statistics and because of the assumption of low productivity and efficiency.

1.13 Characteristics of Entrepreneurs

The ILO Report IV The Promotion of Small and Medium Scale Enterprises (1986) pointed out that often individuals who own or manage a "unit" are not necessarily entrepreneurs in the common sense of the word. Rather, these entrepreneurs are perceived as performing

the initial stages or aspects of and therefore do not qualify as true enterprises (ILO, 1986) (see Table 1). On the contrary, the PISCES Studies (Brown cited in Stearns, 1985) has identified several characteristics of micro-enterprises in the informal sector:

> (a) Ubiquitous (i.e. street vendors, hawkers, cobbers, etc. are found in every city); (b) small scale (e.g. the average number of persons engaged in industries in Sierra Leone is 1.8, the average value of the stock of traders in Haiti is US $17.00); (c) localized (i.e. businesses meet the needs of low-income people); (d) labor-intensive; (e) low-income (i.e. through higher than agricultural workers the income of the informal sector workers is generally lower than unskilled workers in the formal sector); (f) low profits and little capital for investment; (g) competitive markets.

PISCES (USAID) suggests that these businesses require policies to maintain, to generate "new employment" or facilitate growth within the existing business (Farbman, 1981). The ILO (1986) description appears to be similar to the experiences of PISCES (Ashe, 1985; Farbman, 1981). Both the above description and the PISCES study (Table 1) describe the characteristics of the informal entrepreneur which are unprotected by legislation. These studies (Ashe, 1985 & Farbman, 1981) demonstrate that the informal entrepreneur has limited or no access to formal credit institutions or formal marketing organizations (see Table 1)(For a comparison of the informal sector and formal sector of the economy see Table 2).

The term "pre-entrepreneurial group" could be said to encompass workers who carry out hawking, road-side selling, street vending and itinerant trading (see Table 1). These "pre-entrepreneurs" are "visible" members of the informal sector yet very little research has described their numbers or the number of activities they must perform to earn a living. M. Karlekar (personal communication, June 18, 1988) suggests that although women have been "visible" historically in the informal sector they have not been "audible" This growing interest in "audibilty" is one of the foci of Indian women's movement and of the two associations which are to be discussed (Chapter 4).

Ley maintains that the 'formal sector' is dependent on the 'informal sector' for its low cost of goods and services which in turn generates high profits in the 'formal sector' (Leys cited in Shaw, 1985). Furthermore, Sethuraman (1981), in reference to the urban informal sector, states that government recognization of this sector plays an important role in "eliminating restrictions preventing fuller participation by the informal sector but also to foster its growth over time..." (p.202). In summary, the problem with limited access to resources, whether it is credit, marketing, or goods and service means indirectly or directly that the informal entrepreneur works parallel to exploitation practices of money lenders and the black market (Everett et al., 1984).

Table 1

Characteristics of Entrepreneurs at the Different Levels*

Pre-Entrepreneurial		Entrepreneurial
Marginal	Very Small	Small
- In business out of necessity	- In business by choice	- In business by choice
- Engaged in low activities	- Very basic understanding of business practices (probably) worked from childhood in some economic	- Experienced, skilled
- Barely subsisting on income from business enterprise(s)		- Well-established
	- Has some notion of credit and marketing	- Strong entrepreneurial drive
	- Poor, but potential to improve income (has some savings)	- Earns an income to similar to minimum wage
- Limited managerial and technical skills		
- In cities, usually recent rural migrants	- Have either a visible going concern or a sound business opportunity	- May have access to formal credit institutions
- Often part-time or marginal farmers or farm labourers	- Expected to diversify or grow	- Full-time, secure
- Day to day, hand to hand existence (subsistence)	- Reinvests whatever resources are available	- Potential for expansion
- Slim possibilities for reinvestment and/or capital accumulation	- May have basic technical skills if required	- Is accumulating capital
- Dependent on large producers or money lenders	- May be full or part-time	
- Vulnerable, ephemeral		

Source: Coyle, Mary J. (Sept. 1984:56) Adapted from U.S.A.I.D. PISCES Seminar June 13, 1984, Two Basic Levels of Enterprise and U.S.A.I.D., The PISCES Studies p.19.

*Note: Further adaptions of this table have been made.

Table 2

Characteristics of Formal and Informal Sector Enterprises

Informal Sector	interaction	Formal Sector
- Found in both rural and urban settings		- Found in both rural and urban settings but more common in rural towns and urban centres
- Labour intensive		- High savings propensity
- Use locally produced or available inputs		- Often modern management techniques and technology
- Use simple, capital-saving technologies		- Often subsidized by government
- Require little or no foreign exchange		- Usually have access to institutional credit
- Produce for local market		- Difficult entry
- Operate largely outside system of government benefits and regulations		- Frequent reliance on overseas resources
- Family or individual ownership		- Often require foreign exchange
- Ease of entry		- Corporate ownership
- Small scale of operation		- Larger scale of operation
- Unregulated and competitive market		- Sometimes labour-intensive but more often, capital-intensive
- Ubiquitous		- Formally acquired skills and often dependence on expatriate expertise
- Often linked to formal sector		- Protected markets (through tariffs, quotas and trade licences)
- Relatively low income and low profit		- Produce for local elite and export market
- Innovative		
- Flexible		
- Maximize use of resources-little wastage		
- Skills acquired outside of the formal school system		
- Largely ignored, rarely supported, often regulated and sometimes actively discouraged by the government		

Sources: I.L.O., World Employment Programme, Report on Kenya U.S.A.I.D., The PISCES Studies, p.11

World Bank, Employment and Development of Small Enterprises, p.21

E. Chuta and C. Lieldholm, Rural Non-Farm Employment: A Review of the State of the Art, p.8.

1.14 Research Questions

1) What are the objectives and goals of the Self Employed Women's Association (SEWA) and Working Women's Forum (WWF)? What are the range of activities which these two associations offer their members?

2) How do SEWA and WWF compare with respect to their internal organization and populations served?

3) How does SEWA and WWF respond to the educational needs of non-literate women in the development of small scale enterprises?

4) What is the significance of women's literacy training programmes in SEWA and WWF in the development of: A) themselves as an association and B) small scale enterprises?

1.15 Design of Thesis

This paper will begin by familiarizing the reader with the issues of *Women in Development*. The second chapter will briefly set the conceptual framework in order to discuss non-literate women who work in small scale enterprises. Firstly, it will discuss Human Capital Theory and Modernization Theory in order to discuss alternative approaches to development as presented by non-government organizations (NGOs) and official government agencies. It will establish the importance of discussing the relationship between small scale enterprises as employment and the process of literacy and *conscientisaçao* for organized groups of Indian women. Small scale enterprises will be defined and attempts will be made to describe the characteristics of the entrepreneur. It will examine the importance

of women's participation in small scale enterprises

Chapter Three will examine the criteria of other scholars set for 'successful' small scale enterprises in order to discuss how non-literate women function in the workplace, recognizing which support(s) structures (informal or formal) must be present in order for these organizational networks to operate. Two organizations; Self Employed Women's Association (SEWA) and Working Women's Forum (WWF) will be used to investigate how these associations work to support large numbers of non-literate women, approach financial self-sufficiency, and retain them in small scale enterprises.

The fourth and final chapter will support the perspective that associations of small scale enterprises offer a viable climate in which literacy is a by-product of the associations objectives. Suggestions for further research will be made as a direct result of this study.

1.16 Methodology

The methodology chosen for this study relies on secondary source materials through library research. The literature to be examined is gathered from Indian Government publications and policy documents of non-governmental organizations. Socio-economic statistical data (e.g. literacy rates, labour force participation rates and formal education levels etc.) will supplement existing documentation on SEWA and the Women's Working Forum.

1.17 Delimitations

Two important limitations must be mentioned. Firstly, studies on small scale enterprises are not numerous and do not follow systematic methodologies which assess the impact of their organizational efforts. Consequently, there is considerable debate among development practitioners and organizations as to what constitutes a "successful" enterprise and what is appropriate criteria for evaluating programmes. Therefore, it is important to mention that programme assessment by internal or external evaluators limits the uniformity and reliability of the information used.

Despite these limitations comparisons will be drawn between SEWA and WWF. The writer acknowledges that small scale enterprises operated by non-literate women represent efforts which are well placed in national development. Understanding how non-literate women function within these organizations leads to the realization of the importance of the attainment of literacy in the workplace. Therefore, literacy for women has direct implications for important issues in education, employment and development.

CHAPTER TWO

A CONCEPTUAL FRAMEWORK OF DEVELOPMENT AND LITERACY

2.01 Introduction

There are a number of issues to be considered in this chapter. One set concerns the trends in conventional development thinking. Human Capital and Modernization theories will be discussed vis-a-vis the role of women in development. The New Development Philosophy is presented as an alternative to demonstrate women's contribution to development through small scale enterprises. Secondly, NGO's are examined as an adequate vehicle to analyze women's position in development in the Indian context. Further, Paulo Freire's concept of literacy as a consciousness-raising approach in the lives of women in SSE. Thus, a conceptual framework of development and literacy will be applied in order to discuss SSE's for non-literate women.

Sociologists, economists, development practitioners and educators in the last decade have attempted to develop a concept of development that is described by identifiable factors which induce the process of development. Clearly, the process of development has become an unraveling of capital, natural resources and political processes which attempt to improve the quality of life for the people of the Third World. The typologies of development cover a variety of issues which range from literacy to modernization, from self-reliance to empowerment. The term under-development has been expanded to include

socio-economic and political inequalities such as distribution of income, low income per capita, and inequality between the sexes (Frank, 1972, Celso Furtado, 1977; Todaro, 1983 & 1977) and whether or not a nation is able to determine its own political, economic and cultural destiny (Freire, 1970).

The notion of a better quality of life for society is presented as an aim of the process of development. Development efforts by International organizations and national governments rely on the assessment of identifiable needs, resources and philosophical understanding in order to select one of the many paths to development. Therefore, development includes the definition of the complexity of the social and economic issues in which it is placed. Development encompasses a variety of issues and primarily refers to social change in a desirable direction. The term development is frequently used but is controversial because it has been examined, defined and characterized by efforts from different perspectives to explain the problems of illiteracy, exploitation, poverty and unemployment.

2.02 Conventional Theories of Development

The development models during the first (post World War II) and the second development decades (since 1960) placed the basic emphasis on economic growth. Modernization Theory and Human Capital Theory were supported by international organizations, and national government funding was used to explain development and education policies. Human

Capital Theory like Modernization Theory rests squarely on the assumption that formal education is an investment in productivity and quality of production for the whole population. This theory is well established and documented in the written works of economists Theodore Schultz (1961), Denison (1962) and Becker (1964).

Modernization Theory is based on the notion that "modern values and behavior by individuals necessarily lead to socio-economic development at the societal level" (Fägerlind and Saha, 1983:17). Therefore, according to social scientists, modernization is the result of a modern society which develops economically and socially with emphasis on the individual, calling for individual change (Inkeles and Smith, 1974).

During the United Nations First Development Decade (1960-1970) targets of 5 percent annual increase of the G.N.P. were set for developing countries. Economists and development planners attempted to establish that development could be defined by the economic growth of a nation and that developing countries were to choose the path to development similar to those created by Western models. The notion of trickle-down economics (refer to earlier in the literature review) was believed to serve as an aid in the ever increasing employment and income needs of the Third World population. Heavy industrialization was thought to be a desirable solution, with emphasis on large capital investment and grand scale projects such as 'Idikki Hydel hydro-electric dam in the State of Kerala (CIDA, 1967). Furthermore, the

economic development path chosen by many Third World countries stressed extensive integration into the international economy.

A critical evaluation of Human Capital Theory reveals the at the individual level it is controversial whether education and to what extent education and other forms of human investments are directly related to improvements in occupation or income (Jencks in Fägerlind & Saha, 1983). Modernization Theory on the other hand is critized for its underlying assumptions on which it is based. Firstly, Modernization Theory asserts that modern attitudes and values are incompatible with traditional ones. Secondly, that Modernization Theory assumes that modern behaviors (values and attitudes) will lead to socio-economic development at the societal level. This is contested by Portes (1973) who believes "this is a casual relationship does not necessarily hold true because a modern society is not the mere sum of the individuals in it" (Portes cited in Fägerlind & Saha, 1983:17). Thirdly, Modernization Theory is criticized as being an enthnocentric approach to development for the criteria used as a measurement of development for a society is to become modern and western (Fägerlind & Saha, 1983, Rostow, 1960).

Furthermore, the limitations of this growth model are that it fails to recognize that the urban, industrial sector does not absorb the labour surplus created by the "new" rural migrations to urban centers. It also fails to recognize the population increase of the Third World. Moser (1984) describes the limits of the

industrialization process as an

> inability to absorb into the urban productive labor force the large numbers of unskilled illiterate workers, rural and urban born, resulting in immense poverty and unemployment for considerable portions of the urban population (Moser cited in Stearns, 1985:8).

Therefore, the theorized "trickle down" effect was slow to occur because the linkages between the infrastructures of the modern and traditional sectors were not well developed. It is in this context that the emphasis in planning for Third world development shifted from 'growth' (strictly raising the GNP of a country) to 'growth with social justice and equality', in the latter part of the second development decade. Neither the theory of Modernization nor the Human Capital Theory have proved to be adequate theories for discussing women in development and the very important informal sector.

2.03 New Philosophy of Development

The recent approaches to development by governments, international organizations, and NGOs are presented as practical strategies without reference to explicit theoretical foundations. By the mid seventies new strategies relied on previous combinations of theoretical constructs and drew from the experience of local resources with local application. This occurred because of the inability of the developmentalists during first two development decades to translate

goals into efficient and effective strategies which would meet an equitable understanding of the human and economic practices of development (Overholt, 1985; Buvinic, 1984).

The new philosophical orientation assimilated by government organizations and NGOs for a more human development process now emphasized basic needs, self-reliant, participatory, hands-on approaches to development, in the hope of arriving at responsive means to development.

Different educational approaches to development have been expressed by Illich (1970); Furtado (1977); Nyerere (1976) and Freire (1970). These approaches to development analyzed the realities of schooled society, imperialism, exploitation, domination and dependency. In the struggle for social and economic independence, some Third World nations attempted to become less dependent on the world market and rejected the implication that all countries are competing for economic and social progress. Development strategies, in this light, validated control over imperialistic structures and the process of change. Educational reforms, development of critical consciousness and social liberation became alternative ways to transform the economic and political systems of a nation toward a socialist model.

The conventional socialist model proposed collective ownership, urban-based institutions with highly centralized planning taking priority over the private sector. This is not to say, however, that

small scale enterprises do not exist in socialist governed states. An example of existing SSEs particularly in the co-operative sector, this type of political system can be found in the Indian States of Kerala and West Bengal.

2.04 NGOs Role/Position in this Philosophy

In the context of current development thinking which focuses on meeting basic human needs, reaching the poor, and developing human resources, non-government organizations have showen (post-1975) an interest in small scale enterprises in order to participate in "equitable development" policies and strategies which were consistent with their philosophies. NGOs, supported by international donor-agencies, sought indigenous or untapped sources which would support a sector for employment. Criteria for these would be the capacity to generate investment and project sustainability with community leadership. Therefore, enterprises were viewed as a possible means for stimulating growth and encouraging entrepreneurial development.

As a result of the deficiencies of numerous government-executed assistance programmes for small entérprise development (World Bank, International Monetary Fund, United Nations Agencies such as the UNDP, and other various donor agencies), many industrialized countries and developing countries are interested in the NGOs model to development. NGOs provide a new approach toward the structuring of institutions

which include strategies which are less bureaucratic, more flexible and practical (Kothari, 1986; Staudt, 1986; ILO, 1987). Attempts have been made to improve assistance and services both to those enterprises which are reaching the poorest of the poor as well as entrepreneurs at the bottom of the spectrum of what is defined as a "small" enterprise (Coyle, 1984; Stearns, 1985; ILO, 1987).

Kothari (1984:24) suggests that the State, previously viewed as an instrument of transformation, is on the decline, "...simply due to the proven incapacity for governments to perform, but in good part by deliberate design" (p.24). He argued that the State is neither distributive nor mass oriented. It is "...an agent of technological modernization" more interested in serving the elites than coping with "...pressing, often desperate, needs and demands of the poor". Furthermore, the State has been identified as a major obstacle to the development of women's issues (Stromquist, 1986:6). Lack of commitment of funding for women's organizations by governments clearly demonstrates this point.

Fägerlind and Saha (1985) view the State apparatus as problematic due to it's own bureaucracy and absence of political cohesion and stability, financial constraints which are imposed onto development projects. Non-government programmes, on other hand, are worthy of analysis precisely because their implementation does not depend on control of the State apparatus by the working class. This results in a lessening of bureaucratic input and promotion of a small scale

vision. Kothari (1984) suggests that NGOs play an important role in social change. Generally speaking, non-government organizations vary considerably in size, stability, and degree of access to low-income earners (Stromquist, 1986) . Non-government organizations operate under a great number of constraints ranging from limitations imposed by external funding, to the availability of human capital. Noteworthy, though, is the fact that government and non-government organizations necessarily work in opposition to each other (Kothari, 1986). In India for example, NGOs offer an alternative to the process of development and are significant for women entrepreneurs because of their ability to aid in the establishment and provision of support for developments of low-income earners.

2.05 Small Scale Enterprises in India

Small scale enterprises are not a new phenomenon to India. Encouraging cottage industries was a strategy of national development used by Mahatma Gandhi to counteract the capital-intensive and large-scale industrialization which was failing to reach the masses of rural poor. Village self-reliance was a Gandhian decentralized economic strategy. Gandhi appealed to the population to become self-sufficient. Small scale enterprises were perceived as a means to improving human welfare . rather than supporting a strictly profit making activity. The spinning wheel became the symbol of self-reliance representing work produced by the masses. This would

generally be a traditional skill carried out through a community-based approach to development.

Schumacher's, Small is Beautiful (1973) supports an ideological commitment to Gandhian efforts. Both Schumacher and Gandhi offered alternatives and questioned developmental aspects of modern society. It is important to note, however, that Schumacher's writings occurred some forty years after Ghandhi and the social epoch was very different (Gandhi, 1940). Hence, it is necessary to address the basis of their philosophies and identify similar concerns.

Schumacher (1974) points out that "Development does not start with goods; it starts with people and their education, organisation, and discipline. Without these three, all resources remain latent, untapped, potential" (p.149). Schumacher and Gandhiji are cited as both being influential in NGOs adopting an ideology for policies which attempt to reach the needs of the poor. Both Schumacher and Gandhi advocated small scale enterprise development, 'decentralized production units' rather than 'mass producion', and the notion of alternative approaches to Western models of development for developing countries. Gandhi's ideas on basic education plays an important part in the philosophy of non-formal education programmes for national development policies (Ramachandran, 1970; Gandhi, 1940).

2.06 Non-Formal Education

The Indian Constitution (1950) contains legislation which provides free and compulsory education to all children up to the age of fourteen, although this is a non-justiciable directive of state policy Each State is responsible for the provision of education (Article 45). Concurrently, the Central Government is responsible for higher education, the promotion of free and compulsory education for Scheduled Castes and Tribes and less privileged groups, and other Constitutional demands (Singhal, 1984). Clearly, as a percentage of the total population, women constitute a larger group than any minority This is also reflected in gender aggregate data on literacy rates from the 1981 census. The data revealed that 24.8 percent of women were literate as compared to 47.7 percent men (Ministry of Education, 1981).

Non-formal education programmes are carried out by official government, non-government (NGOs) and voluntary agencies. Non-formal education is a support structure to the existing education schooling system in India which operates primarily through National Adult Education Programmes (NAEP). The main objectives of NAEP (1979) was to spearhead literacy programmes at non-literates in the age group of 15-35 years (see Heron, 1987). Clearly this group was comprised of less privileged groups; Scheduled Castes and Tribes, and women (Karkelar, 1983). Karlekar (1983) points out that NAEP programmes during this time stemmed from ad hoc approaches; borrowing from

Gandhi's Basic education which focussed work-oriented learning through the acquisition of skills and the needs of the individual. This strategy was consistent with the views expressed in the Report of the Committee on the Status of Women in India (1974). The report suggested that while universal education "must receive high priority in the formal system", concurrently an "alternative system has to be designed to provide basic education to adult women", especially for those between the ages of 15-35 (Government of India, 1974:368).

Community initiatives constitute an essential part of education and development in India. In effect, they suggest some concrete alternatives to traditional programmes with regard to the poor (Joshi, 1986). At the present moment in India there is much discussion on the definition of voluntary agencies, funding and the political affiliation within which they operate, community motivation, and their role and function in the achievement of national goals. Voluntary agencies are used to channel local services at specific situations. Invariably, the outcomes of these activities are goal-oriented and rely on volunteers. The main concern here, however, is that NGOs and voluntary agencies support the basic argument that the formal education system of schooling fails to adequately meet the educational needs of people from the Third World countries (Heyneman, 1986; Psacharopoulos, 1982).

Government and non-government educational efforts co-exist but each group provides distinct strategies which represent their

ideological perspectives. The NGO's voluntary efforts purport to provide educational and literacy programmes as a by-product of cultural and political transformation.

The Indian National Policy on Education (NPE) views education as a strategy for achieving the transformation of women's roles in Indian society. Recently, the Indian National Policy on Education (1986) proposed that the national education system would: "play a positive interventionist role in the empowerment of women" (Government of India, 1986.105). The parameters of the programme of action decided by the Indian Government are summarized in the words "empowerment" and "participation" of women which would mean a strategy towards the education of women. The parameters of the Indian National Policy on Education for women (1986:106) are defined as:

1) building a positive self-image and self-confidence

2) developing ability to think critically

3) building up group cohesion and fostering decision-making and action

4) ensuring equal participation in the process of bringing about social change

5) encouraging group action in order to bring about changes in society

6) providing the wherewithal for economic independence

These objectives are to be achieved through direct involvement in women's organizations and activities in the community. This official report stresses the need to equalize the opportunity of education for those who have been previously denied the benefits of access to education. This is the first time that the Indian government has spoken of the role of empowering women through education as a distinct policy mandate.

Universalization of education (UEE) has been a topic of concern for India planners and educators since Independence. A contemporary picture of India reveals that the literacy has risen from 16.67 percent in 1951 to 36.1 percent in the 1981 census. However, regional caste-class and gender disparities combine and are evidenced in literacy figures which range from 60 percent literacy in Kerala to below 20 percent in Orissa and Bihar (see Appendix C & D). Futhermore, literacy figures for 1981 indicate 10.39% literacy for women among Schedules Castes and 3.46% literacy for women among Scheduled Tribes (India, Ministry of Social and Women's Welfare, 1985:44). The India reality is of approximately 120 million non-literates in the age group 15-35 (Tarrow, 1987).

The Report of the Committee for the Status of Women in India, 1974, maintains that in spite of constitutional guarantees which is a positive step forward for a nation, women as a group have not fully participated in the expansion and democratization of education in India. Regardless of the availability of educational facilities in

some regions, traditional values, norms and attitudes continue to undermine the position of women in Indian society (Blumberg and Dwaraki, 1980).

Government spending in education is biased towards higher education rather than primary schooling. The amount of money spent on primary education is the same as that of higher education despite the fact that only one student in 100 completes high school (Karkelar, 1983). The inequality in educational opportunity is further biased since primary schools are predominately a rural phenomena (Karkelar, 1983).

Karkelar (1983) affirms that education is characterized by a dual system of high and low status institutions designed to satisfy the needs of society as a whole and catering to individual members of society in particular. The disparities that persist throughout India demonstrate that there is a close correlation between caste-class structure and levels of educational activities (Beteille, 1983; Karkelar, 1983). This correlation is believed to perpetuate unequal social structures and inequality in administration systems (Beteille, 1983).

2.07 A Question of Literacy and Employment

Mackie (1981) has observed that there has been a major omission in the literature on functional literacy, namely, examining the

context in which literacy actually functions. Therefore, writings about literacy are discriminately defined, and literacy is portrayed as if it exists in isolation, unattached to the social relations and of its origins. However, any discussion or analysis of literacy lies "precisely in the contexts in which non-literates work" (Mackie, 1981:8).

There are two distinct ideologies of thought which validate the link between literacy and employment. The first ideological argument states that the effect of literacy in a given context is that literacy can be an avenue to obtaining employment. The acquisition of functional literacy is that the outcome is to make people become more efficient and productive citizens (King cited in Mackie, 1981; Graff, 1978-79). Thus, society favors the merits of the "literate person" and rewards the outcomes of education with employment although it can be said that literacy acquisition does not guarantee employment (Graff, 1978-79). Functional literacy in this case would be a package approach to learning as Berggren and Lars (1981) illustrate:

> *intensive* rather than *extensive*, *selective* rather than *wide-spread*, geared to *employment* rather than *culture*, and as a first step towards producing qualified working power [*emphasis in original*] (Berggren, Carol and Lars cited in Barbara Bee, p.48).

The second ideological argument suggests that employment provides

the environment for constructs of literacy (gaining initial literacy skills) and education to take place. Therefore, the implication is that literacy becomes an intrinsic need and is cultivated within the individual with the potential to transform one's own environment. The disadvantages experienced by the non-literate often lead to strategies which the non-literate must employ in order to function in an environment which guards h/er safety and welfare. A major assumption of literacy is that individuals are able to control and manage their environment and participate actively in development (Levin, 1982; Colough, 1982; Kozol, 1980; Illich , 1972).

Geeta Menon (on going Indo-Dutch Project on Alternatives in Development I.D.P.A.D., 1988) makes a strong case that non-literate women in Orissa need the tools of literacy in order to protect themselves against unequal trade transactions in the informal sector. Menon gives the example that non-literate village women knew that the middlemen were not giving them correct payments for set amounts of rice. These women were not familiar with the use of balance scales used by the middlemen or the rudiments of arithmetic to present an articulated complaint. Subsequently, when these woman were shown by a literate person that marked portions could not be changed if they consistently used the same container they were better able to deal with the situation. Each women was shown the exact monetary change she should receive for the amount delivered. This small example demonstrates, firstly, that women need basic skills of arithmetic and

literacy in order to survive and function in a competitive world and secondly, that if they organize themselves into groups they will be protected from such injustices. In this way, literacy is a tool for empowerment, a tool to increase one's "doing" and participation in changes. If both ideological viewpoints merge, a consensus would resemble Mackie's (1981) analysis:

> To be literate is not to have arrived at some pre-determined destination, but to utilize reading, writing and speaking skills so that our understanding of the world is progressively enlarged. Furthermore, literacy is not acquired neutrally, but in specific, social and cultural contexts. Far from being an end which merely reflects reality, as many current literacy iconoclasts imply, it is the means by which we comprehend, unravel and transform the reality in which we find ourselves (p. 2).

2.08 A Pedagogy for Change

In the Consequences of Literacy by Goody and Watt (1962), the authors first point out the difference between the literate culture and the non-literate culture. They suggest that the non-literate works in a knowledge milieu "which restricts the kind of connections which the individual can establish and ratify with the natural and social world " (cited in Young, 1981:37).

The Brazilian educator Paulo Freire goes well beyond this idea of the non-literate as functioning in a insulated social world. Paulo Freire's paradigm is an educational process which is designed to

develop a praxis: a critical reflection on reality and subsequent action upon it. The development of a critical consciousness by an individual is essential to his education scheme. Firstly, the most important aspect to Freire's concept is the responsibility of the individual to transform h/er reality (Freire, 1970). Secondly, Freire proposes liberating education which allows the masses to challenge the existing rigid hierarchical social structures i.e. educational and institutional systems which maintain the status quo.

Freire names the existing education system as a "banking model"; a model which reflects archaic oppressive systems of knowledge and control. Freire (1972) writes:

> in the banking concept of education, knowledge is a gift bestowed by those who consider themselves knowledgeable upon those whom they consider to know nothing. Projecting an absolute ignorance into others, a characteristic of ideology of oppression, negates education and knowledge as processes of inquiry (p. 46).

2.09 *Conscientisaçao*

Freire's concept of *conscientisaçao* (a Portuguese word) creates an awareness within the individual of the nature of h/er oppressive social environment (Freire, 1970). It is through this critical awareness that the individual is able to develop as well as participate in a liberating dialogue for those involved. In effect, Freire asserts that education is either an active means to liberation for the oppressed individual or as a tool of domination for the

oppressor. Freire's pedagogy aims at linking individuals to the structures which serve their needs. The power of words is used to confront oppressive systems of exploitation and subsequent poverty. In Freire's pedogagy the student goes through a process of investigating those historical processes that have led to their social class and status.

2.10 The Consciousness Raising Approach: An Example

In Pedagogy of the Oppressed, Freire (1970) describes the application of his methodology of dialogue and action as it applies to literacy training. The model known as "conscientization" or "*conscientisaçao*" is based on the experience of Paulo Freire and his colleagues in Recife, Brazil. Conscientization is a practical strategy approach for dealing with the social, organizational and educational spheres of the acquisition of literacy skills. As an approach to teaching literacy, the principles are based on local participation and social awareness.

An interdisciplinary team of educators (a linguist, a sociologist, a psychologist and others) together with volunteers from the community participate together as group facilitators in the study of various dimensions of community life. These "group leaders" and "volunteers" attempt to identity common themes of situations which are then highlighted as part of a community living. These teams are also responsible for identifying clubs, cooperatives or institutions

which already play an active role in community activities or politics. The learners work through a process in which they attempt to verbally identify the socio-economic realities of the community and they thematize their personal reality by defining specific areas of concern. Group dynamics are an important aspect to the teaching process in that individuals can share their interpretations of community life with peers. Also, through this investigation, the richness of popular language is revealed. Freire calls it a discovery of the "vocabulary universe" within the community.

The next task is the chosing from popular vocabulary a range of basic sounds. The selection of words which gradually increases in difficulty enhances the learners experience. Positive reinforcement and positive motivation is encouraged by the dialogue in which the teacher and student engage. (For a comparison of traditional literacy teaching and Freire's methodology see Table 3). The actual literacy/ conscientization programmes debates of each thematic word aided by a pictorial sequence. The diagram, in this instance, works with the written word. Each pictorial diagram which follows would present the word broken into syllables. The syllables of the root word provide a point of departure (Freire, 1973). From this the learner and teacher would continue to create new words and initiate a writing experience.

In Freire's view, the essential element is to participate in an "authentic dialogue"; a dialogue which would enable the learner to

participate actively rather than passively (Freire, 1976). According to Freire (1976) the "cultural circles" provide the "group debate to clarify situations or to seek action arising from that clarification" (p. 46) (see Appendix E).

2.11 Summary

Literacy is considered a universal basic need and must be defined both in terms of the requirements of different caste-classes of a designated society and the resources which that society is willing to allocate to them. Firstly, it is important to point out that "no group or nation can be said to be most successful in providing the right to universal literacy" (Limage, 1987:97). Secondly, this study singles out literacy as an important factor to the development process. The concept of *conscientisaçao* as a conceptual framework will be applied in this study to examine the controversial relationship between small scale enterprises and the process of literacy for organized groups of non-literate women.

Table 3

Practices and Policies in Literacy

Two types of education systems	
Traditional	Paulo Freire
Conforming to specific guidelines	To carry a principal into action via culture
Educating for appropriate behavior	Liberation

Strategy		
For whom?	The isolate individual (Ignorant)	Man in his environment (enriched with experiences)
Why?	To able the individual to adapt to established values: therefore, submitting to the environment	A critical approach toward established values: Man is a creator of his own history
What?	A preset system of learning & educating «package approach to learning»	Knowledge which is to be organized: «individualized approach to learning»
How?	Rote-learning; through repetition and memorization	Learning through discovery; observation, analysis, action-reflection

Methods of Teaching		
Group	Isolated individuals «empty vessels» (a person into which knowledge is infused)	Man is active in the process of learning. He explores the nature of knowing.
Educator	The owner of knowledge: who imparts knowledge to the learner	The co-ordinator acts as a catalyst in the research of knowledge
Program	Standardized approach, preconceived ideas & notions, that reflect man's knowledge	A set of learning processes prepared according to specific needs identified by man and his environment
Method	Monologue; a method of urging the learner to memorize	Dialogue that will insights creativity

Source: Translated and Adapted from Hautecoeur, Jean-Paul et al., Introduction aux praticques et politiques en alphabetisation (1987). Edition de l'Université du Québec à Montréal, p.34

CHAPTER THREE

SELF-EMPLOYED WOMEN'S ASSOCIATION AND WORKING WOMEN'S FORUM

3.01 Associations of Small Scale Enterprises

Small enterprise development is usually based on the view that small enterprises are labour intensive and have proven to generate a relatively higher number of jobs than larger enterprises for the same per unit investment (World Bank, 1978). This employment argument supports the view that small scale enterprises create more jobs indirectly than large enterprises (World Bank, 1978). Authors suggest that small enterprises have a fairly low investment rate per worker, a situation which tends to affect the rate of productivity under certain conditions favoring capital-intensive enterprises (Staley and Morse, 1965).

Thurston (1985) points out that few small scale enterprises have been evaluated to see if they do contribute to employment generation. She suggests that studies fail to discuss the rationale for different policy approaches to employment generation. Due to the lack of research about small-scale enterprises in most developing nations, it is not known how small enterprises are responsible for creating new jobs. Thurston (1985) claims that the lack of information at the small enterprise level has resulted in national policies responding

unilaterally to SSE demands.

Most SSE studies recognize firstly that the informal sector is made up of people who have created their own jobs, making their situation distinct from their business counter-parts in the formal sector Paul Streeten (1981) in a theoretical debate, affirms that the "basic needs" approach is qualitatively a way to improve the material welfare of the poor since Third World elites are reluctant to redistribute wealth. Additionally, Streeten maintains that the poor do not necessarily use their income to re-invest in their enterprises (see Everett and Savara, 1984)

Katherine Stearns (1985), M Coyle (1984) and the working paper by Hilde Jeffers (1983) cite the SEWA and WWF respectively as being critically important in the support of economic needs of women which play an important role in supporting their contribution to the community.

Stearns's study (1985) entitled "Meeting the Needs and Potential of Informal Firms Through Micro-enterprise Promotion", reveals that the most effective programmes are those which support or reach the poorest of entrepreneurs. Stearns's work is based on an analysis of twenty micro-enterprises in Asia, Africa, and Latin America. She sets her criteria for measuring the "effectiveness" of these programmes as: "the amount of employment creation, the extent of improvement in income participants, the degree of financial self-sufficiency attained by the programme, and the number of entrepreneurs assisted" (np).

Stearns's (1985) results show that

> traditional micro-enterprise programmes that provide credit but emphasize the importance of business education are shown to be the least effective. They are costly, reach few entrepreneurs, do not appear to create jobs or raise incomes any more than programs that stress credit. Because of their high cost and lack of financial independence, the programs are difficult to institutionalize and do little to convince banks or governments to implement programs for informal firms (np).

Stearns's research (1985) is significant because it singles out umbrella associations like the SEWA and Working Women's Forum as "successful" precisely because of their ability to reach large numbers of poor women in the informal sector who, because of the nature of self-employment activities (i.e. home-based production) would not normally be included in government-subsidy programmes.

A study by Coyle (1984) cites the Self-Employed Women's Association and Working Women's Forum as "effective strategies" of development practices because of women's access to and possible control of working-capital and credit. This access would help in meeting the immediate needs of their families. Coyle's research is oriented toward the international donor's approach to the small scale enterprise sector in the Third World. In a policy paper submitted to the Canadian International Agency for Development, Geraldine Cooney analyzes and cites the constraints which impede the development of small enterprises for Third World Women (Universalia, 1987). Cooney

identifies six business needs of women entrepreneurs and provides evidence for the NGO approach to ensure equitable participation of women. SEWA, in this instance, is presented as a innovative programme in banking and related training practices. Cooney (Universalia, 1987) acknowledges that literacy and education plays an important role in the development of "successful" small scale enterprises for women.

3.2 Origins of SEWA

Self-Employed Women's Association is a trade union whose origins lie in the Women's Wing of Textile Labour Association (TLA), Ahmedabad. It now remains committed to preserving its autonomy as a union for the self-employed. Headed by Ela Bhatt, the newly formed independent SEWA became a registered trade union with the Labour Commission and State Labor Department in August, 1981.

Throughout its history, the Self-Employed Women's Association has been committed to a philosophy which situates the delivery of legal and social services within the social and economic realities of the community. Additionally, SEWA has become part of the international network of NGOs and, as such is funded primarily through its own membership and international agencies such as the Swedish Development Agency.

3.3 Organization and Activities

SEWA has a membership of over 13,000 women self-employed workers, of which 4,500 are considered active (Organizing Self-Employed Women: The SEWA Experiment, 1981, February). Members pay Rs.3[3] per year in order to participate in the benefits offered by the association which include the SEWA Union, the SEWA Bank, and the Mahila Trust. The Mahila Trust as an extension service provides for legal aid social securities, and productivity training. The original motivation behind SEWA was to promote traditional welfare activities such as sewing classes, literacy classes, child-care facilities and other services for self-employed women. However, through the growing participation of women SEWA realized that its commitment to women meant addressing the needs of women which were case specific. At this time, SEWA shifted its priorities of the Women's Wing to provide assistance in terms of credit and loans, marketing schemes, child care and health, and education through skills training for increasing the economic participation and income of women members. Over time these priorities have demonstrated effectiveness and have generated new involvement in programming and planning. Non-formal educational practices and literacy applications are implicit in the programmes offered by SEWA. Four specific areas of concern can be singled out as established units in which women's concerns are addressed:

1) The Economic Wing: established in 1978 as a direct result of the Textile Labor Association (TLA). The SEWA Economic Wing started with the union's involvement with *chindi* (patch) workers, hand-block printers, and bamboo workers. SEWA organized workers in their demand for minimum wages ranging from Rs. 110 to Rs. 165 (Jain, 1980). Thus, a clear concern of SEWA has been to ensure minimum wage earnings for self-employed workers. Interestingly, SEWA reported that 29 to 33 percent of the women they organize are sole supporters of their families (Chaudhuri, 1985). SEWA found that a substantial percentage of its members earn more than the men in their families (Chaudhuri, 1985). As a direct result of the association's evolution, SEWA has identified the role of consciousness-raising efforts as a social force for linking and supporting services such as child care and including community mobilization on specific issues (Chaudhuri, 1985).

2) Education and Training: Training programmes are offered to develop women's skills and knowledge in a number of areas. The objective is not only to offer training courses and to offer upgrading skill programmes but to have women enter non-traditional training of occupations such as plumbing, carpentry, radio repair and video (SEWA's Economic Wing Feb., 1981; Stuart, 1987). A unique aspect of SEWA is the attempt to impart participatory skills, business skills and managing skills in internal management of the association to its members. Many authors suggest that skills needed in small scale

enterprises are usually acquired through on-the-job training, or work experience within family businesses or as an apprentice (Carr, 1984 & 1987). Numeracy abilities and literacy skills are required in traditional banking practices. ICRW (1984) study of 38 major Indian bank branches found that only 11 percent of borrowers were women over the course of one year.

Table 4

Education of SEWA Members and Occupation

	Garment workers	Used-garment dealers	Handcart pullers	Vegetable vendors	Junksmiths	Milk producers	Cottonpod shellers	Handloom weavers	Firewood pickers	Handblock printers
Sample size	1000	500	1000	500	750	400	500	230	300	210
Illiterate	18.0	91.0	93 0	92 0	92 3	90.0	58	77.3	97.0	76.5
Can just sign			6.0							
Primary (II-V)	76.0	6.0	1.0	7.0	7.7		30 0		3 0	21.5
Secondary (V-IX)		3.0	-	1.0		10.0	3 8	22 7		2 0
Higher (X-XI)	5.0	-	-	-			2 2			
University	1.0	-					6 0			
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Jain, Devaki et al. (1980). Women's Quest for Power. New Delhi: Vikas House PVT Ltd. (np)

On the basis of Table 4 (sample size 5,390) it can be tentatively concluded that the largest number of literates are found in the occupational category of garment workers. Cotton pod shellers, handloom weavers and handblock printers also have a relatively higher rate of literacy. On the other hand, over 90 percent of the used garment dealers, hand cart pullers, vegetable vendors, junk-smiths, milk producers and fire wood pickers are non-literates. Over 75 percent of the garment workers have been to primary school (class 11-V) and one percent are university graduates.

T.S. Papola's study (1978) indicates that 72 percent of the informal sector workers in Ahmedabad city in general were literate and had an average of 5 years education. In comparison SEWA workers have far lower literacy rate.

3) Credit and Bank: The SEWA bank was established in 1974 in order to provide non-literate women with the opportunity to make savings and have access to loans or credit schemes for personal or business uses. SEWA provides a low-interest loan and assists the members in investing their own business instead of it being diverted to other sources (middle-men). These programmes emphasized the need for credit, initially the loans are small but in succession, and the size of loan increases with prompt re-payment. Because of the relatively low cost accrued it is easy for SEWA to forward the argument of credit-worthiness and viability for women in small scale

enterprises.

Stearns (1985, June) cites that SEWA is unique in that it offers savings accounts with participation on a voluntary basis. In citation Stearns places the SEWA bank as a model which demonstrates the capacity and willingness of poor women to participate in saving earnings.

> ...SEWA's experience reflects the importance of ...(mobilizing indigenous sources of capital in the context of providing credit to small-scale enterprises and the poor) in credit programs. By the end of 1976, the volume of savings allowed the SEWA Bank to begin advancing loans from its own resources (Stearns 1985:53).

Jennefer Sebstad (1981) found that 60 percent of the 25 surveyed SEWA borrowers had no education. In order to meet the needs of these clients SEWA had to develop alternative credit practices which would be a comprise to traditional banking policies (p. 273). Furthermore, of the 25 women borrowers, 76 percent were found to be married, 20 percent widowed and 4 percent single. Non-literate members are encouraged to open their own bank accounts instead of relying on family members. Devaki Jain et al. (1980) found in their study of 5,390 SEWA borrowers that 42 percent of the firewood pickers were in debt (Jain, Table 9, np).

3.04 Policy Practices

SEWA operates at three levels of organisation in working with women in the informal sector. The first level is at the so called "community level", where the members first must deal directly with forms of exploitative practices within the community. In this case, the strategy adopted by SEWA appears to be an intervention either through collective bargaining or individual processes. The next level is a level of bureaucracy which deals with other agencies and organizations such as the police and public administration operating within the state. In this way, SEWA has a proven capacity to mobilize community, political and material support for assisting the self-employed members. At the third level, the association plays an active role in state policies and campaigns whose goals are to increase government awareness of social and economic issues (such as income disparities) facing the urban and rural poor.

SEWA does collaborate with government assisted programmes (e.g. All India Handicrafts Board) in order that SEWA's cooperative programmes can ensure a link between the self-employed women's cooperatives and solid infrastructure (marketing) and training (Krishnaswami, 1985). Krishnaswami (1985) explains that through SEWAs intervention and government assisted specialized training women have gained access to direct marketing practices (p.331).

SEWA is often cited as a model of how the very small and "pre-entrepreneurial groups" can be organized to deal collectively

with problems through the provision of appropriate forms of assistance to their membership. This is achieved by lobbying for their rights (see appendix 1). SEWA has supported the institution of labor laws, policies and programmes for self-employed workers.

SEWA and other unions were important influences on the Gujaret Government (1980) in the establishment of the Unorganized Labour Board. Sebstad (April, 1984) reports that SEWA has been successful in lobbying the Government of India to include a sub-section on the self-employed in the Sixth Five Year Plan.

SEWA's union strategies are carried out by twenty full-time organizers. Basically, SEWA's mandate is to respond to the needs of individuals and groups of working members in the informal sector of the economy (see Appendix 1). Specific policy recommendations include

> the establishment of women's cooperatives and banks as intermediary program to mobilize capital for women's productive activities ..[and] women-specific credit programs in appropriate cases where male/female inter-actions are socially limited, or where women may feel the need to operate in a program not dominated by men (Elsa Schumacher, et al., USAID, 1980:54).

This strategy has been described as "joint action and labor and cooperative" (SEWA, Economic Wing, 1980). The growth of the association has been shaped by its own experience in the trade union, cooperatives and women's movement (Sebstad, 1981).

3.05 Training and Educational Programmes

In the mid-seventies SEWA initiated several non-formal education programmes. Initially, the training courses focussed specifically on literacy and numeracy attainment which was open to all members. These small organized literacy classes were not labelled as "successful" with the majority of the members.

Steps were taken to provide alternative approaches to traditional teaching practices by: 1) holding classes in the home or market place and 2) by establishing a designated class time which was flexible and convenient to the learner (Sebstad, 1980). These initial efforts failed because women demonstrated lack of interest, motivation and therefore, classes were cancelled.

Sebstad (1980) points out that the obvious concern these women expressed was the need for income-generation activities with the specific need to access working-capital for daily needs and re-payment of their debts. SEWA had to shift its priorities and adopt an alternative strategy which would meet the immediate needs of the self-employed worker and subsequent training. Firstly, SEWA experimented with forty short term training classes in a slum area of Adhmedabad. These courses emphasized identified social needs and issues, legal and labor laws and household management as a training priority. The training content was expanded to include child care, food preparation, soap making, booking keeping, marketing and administration; activities in which non-literate women could learn specific skills within a given

period of time. This approach was met with limited success (Sebstad's study (1982) fails to provide data indicating the reasons for this lack of success). However, Sebstad's study (1982) does explain that SEWA members discovered as a direct result of these training courses that 1) the type of training offered had to be relevant to the business needs of the small scale entrepreneur 2) organization and administrative skills proved to be effective in the internal organizing of the association. Furthermore, SEWA recognized that specific skill training classes provided an entry point for some workers and in particular in the case of home-based producers women could supplement their income and gain access to new occupations. The training classes were discontinued and SEWA established a new approach known as "productivity training classes" which now form a major activity of the Economic Wing. In collaboration with the Gujerat University (Adult Education Section) SEWA began with women milk producers (Jain, 1980). A ten day programme provided specific training and experience in cattle care and milk management. The success of this approach has lead SEWA to offer short-term courses with direct application for the self-employed entrepreneur in repairs, courses in design for hand-block printers, and over 60 non-literate women have participated in accounting and budgeting courses. As Lalita Krishnaswami, Director of Research and Training for SEWA (1985) illustrates:

> Training and the extension of skills constitute an important element in the majority of projects launched and supported by SEWA. As in the block printer's cooperative ,(*Bansri*), formed after a chance meeting of a SEWA organiser with a women from the Babsfodia community concerned, involved an important training programme, again with the assistance of the All India Handicrafts Board. The women had, on an individual basis, made crude cane and articles such as baskets and brooms by buying raw material at high prices and selling the finished products at relatively low prices with minimal profit of around three rupees a day. As home based workers living in small hutments with neither work space nor storage facilities the women often harassed by the police for working and selling in the streets. Apart from space, lack of access to raw materials (90 percent of all bamboo is sold on contract to paper industry) was a major problem for these women as was the quality of their products. The training programme sponsored by SEWA and the All India Handicrafts Board extended the techniques and skills of these women to include a variety of products (from bangels to furniture) suitable for the modern market. Organized by SEWA into a working cooperative which was registered in 1983.

SEWAs approach to teaching non-literates now utilizes an integrated approach to learning on-the-job. Training programmes emphasize technical know-how and productivity. In summary, SEWA continues to support participatory skills in the association, and productivity training courses which are directed at the entrepreneurs needs. Literacy learning is implicit in SEWA programmes and strategies attempt to address the individual's learning needs so that literacy skills and training can become meaningful (Sedstad, 1982).

3.06 The Origins of WWF

The origins of the Working Women's Forum is basically that of a credit assistance programme organized through community efforts. The Working Women's Forum was chartered as a Society (1978) and consists of neighborhood groups which are registered into it. An individual woman facilitates a group of between fifteen to twenty-five women who then elect a representative into a neighborhood group. Therefore, the foundation of the Forum is built on the productive unit of the neighborhood. Hilde Jeffers (1983) recorded in 1980, 8,000 self-employed active members working in trades and productive enterprises registered with the Forum. Each member pays a membership fee of Rs. 12 per year (Jeffers, 1983). The Forum's operations and programmes are funded by local and national and international agencies such as dues from membership, the Family Planning Council of India, Indo German Social Service Society, and others.

Current activities offered by the Forum consists of educational programmes to cooperative banking, business credit, wholesale marketing schemes, management training in health, child care, nutrition and family planning and co-operative units.

Founded on the philosophy of Gandhian principles, the Forum supports anti-caste programmes which would encourage poor women to operate collectively regardless of these differences. The Forum has established its priority to work as a women's oriented association with a conscious collective effort to improve the economic and social

status of women small scale entrepreneurs (see Appendix B). As an association, the Forum attempts to publicize the socio-cultural environment and the economic realities of small scale women entrepreneurs and works toward establishing better working conditions for their members.

3.07 The Organization and Activities

The Forum has defined three major areas of concern for members working in small scale enterprises. They are as follows. Firstly, the complexity of the work environment, with its discrimination against women as sellers is a constraint. Secondly, successful marketing practices, and business-related challenges such as financing are often difficult. Thirdly, (in the case of hom-based producers usually operating in inadequate work spaces) women experience the double work load of family and domestic responsibilities as well as their own product development. Working within these constraints, the Forum offers its members a loan program, child care, health and educational activities which are organized according to the needs of its members.

The Working Women's Forum has cited the inability of non-literate or semi-literate members to access credit readily in order to be able to re-invest in the business. To deal with this problem WWF has made banking its working priority (see Appendix B). Especially with reference to banking opportunities the Forum acts as a

intermediary between women and the nationalized banks in securing loans for business purposes. The WWF has access to a differential interest scheme for the urban poor. Nationalised banks generally do not want poor women as their members because they are ill-equipped to process small-loans or credit schemes which meet the specific needs of low-income earners. In this way, the WWF has organized women borrowers who would not necessarily meet the nationalised bank's criteria but as a group these women can secure loans, facilitate timely re-payments, gain confidence in banking procedures, and receive counseling on loans and bank procedures. Five thousand small business loans have been secured through the WWF program which offers alternative loan repayment plans, alternative collateral and low interest rates (see Jeffers, 1980). Citing Johanna Lessinger's working paper, Jeffers (1980) points out that the Madras market structure is comprised of a central wholesale market and small neighborhood retail outlets which are pre-dominantly male operated. Due to the relatively few numbers of wholesalers women entrepreneurs must compete in an environment which does not necessarily elicit positive attitudes towards them. Lessinger's research demonstrates that social norms and behaviors in the Madras market place restricts women's mobility and inhibits women entrepreneurs from economic advancement in non-traditional occupations (Lessinger cited in Jeffers, 1980).

The Forum assists their members to gain access to adequate buildings (with latrines and protection from the sun) and attempts to provide women with the opportunity to compete in the established marketing system.

3.08 Educational Programmes

Since 1980, WWF has initiated twenty tutoring classes per year for primary and middle school children. The classes are taught by members who have a higher educational level. Jeffers (1983) found that these classes are believed to prevent early school dropouts but she fails to provide data indicating the success rates. Additionally, the Forum on a continual basis offers tailoring and craft classes to its members although it has been noted that younger members participate in such activities because they are reluctant to take on the same occupations of their mothers (Jeffers, 1983).

3.09 Literacy Rates

In her survey of 300 of the WWF members, Jeffers (1093) found that over 50 percent of vegetable vendors, *idly* (rice cake) makers and flower sellers were non-literate, on the other hand, home-based cut-piece traders and wire bag makers had a lower percentage of non-literates. Interestingly, among the two latter groups there was a higher concentration of younger, unmarried women.

Table 5

Education of WWF Members and Occupations

Education Level	% of Sample	% of cut-piece	% of vegetables	% of idly	% of wire bag	% of flowers
Uneducated	35.7	22.3	58.5	51.[illegible]	14.8	50.0
1st to 5th Standard*	11.8	6.7	3.8	22.2	3.7	13.6
5th to 10th	40.4	54.2	35 8	24.4	63 0	27.3
P.U C./ S S.L.C.*	14 1	16.9	1 9	2.2	18.5	9.1
Total	100.	100.1	100	99.9	100.	100

Source: Jeffers, Hilde (1983, August). Organizing Women Petty Traders and Procedures: A Case Study of Working Women's Forum, Madras. Institute of Urban and Regional Development. Berkeley, University of California (p.30)

Note: *Standard is approximately the equivalent of Canadian grade system in school.
P.U.C./S.S.L.C. are acronyms for the high school examinations taken usually at the end of standards 11 & 12.

3.10 Summary

In summary, as associations the Self-Employed Women's Association and the Working Women's Forum provide the opportunity for poor small scale entrepreneurs to work collectively towards improvement of their social and economic environment. Each association has a working relationship with the different levels of community organizations and bureaucracy. Self-Employed Women's Association and Working Women's Forum have working priorities based on the needs of the members. Both SEWA and WWF have broad mandates which in effect allow for a working relationship with the marginal and pre-entrepreneur who normally would not qualify or participate in most community or government programmes.

CHAPTER FOUR

SUMMARY OF FINDINGS AND SUGGESTIONS FOR FURTHER RESEARCH

4.01 Summary of Findings

An alternative route to development is being established through literacy programmes aimed at increasing earner's capacity (income). Accepted alternative approaches to learning and development are two important issues that have been raised in this study. Concerned with the function of literacy in women's associations, the first approach is that literacy programmes must be linked with the economic and credit activities of women. However, this point of view rejects the idea that literacy is a necessary precondition of development. The second approach suggests that literacy programmes like consciousness raising are inseparable from the environment of the non-literate, since their point of departure is the immediate needs of the individual. Therefore, literacy and consciousness raising approaches to learning must have relevancy for women who work in small scale enterprises in order for programmes to be effective.

The most striking observation emanating from this research, and one which needs to preface the entire chapter, concerns the tremendous number of non-literate women who have successfully engaged in small scale enterprises in the informal sector of the Indian economy.

4.02 Objectives and Goals of SEWA and WWF

The Self-Employed Women's Association and Working Women's Forum have demonstrated a commitment to confront societal, legal and occupational barriers to employment for women who are non-literate. The association's ability to work in close proximity to the community has facilitated a good working relationship for SEWA's members.

As associations, the Self-Employed Women's Association and the Working Women's Forum are involved in a wide range of activities, including programmes aimed at facilitating the marginally self-employed workers' accessibility to relevant training requirements for occupational skills, alternative marketing practices and credit systems. Although these associations are primarily concerned with the provision of ensuring minimum wage earnings for their members or with providing services of support for the small scale entrepreneur, they have worked for wider social change either with other groups, in mobilizing non-literate workers in community issues, or as part of a process linked to the associations' evolution. Dynamic leaders have been crucial to the associations' ability to mobilize support and the link the associations to a wider community.

Both the Self-Employed Women's Association and the Working Women's Forum are similar in that they stem from the same philosophical base of Gandhian principles, emphasizing the dignity of labour for the common person and facilitating learning through the

acquisition of a skill.

4.03 Comparison of the Internal Organization & Population Served

A brief synopsis of the Self-Employed Women's Association ideologies reveal that it is interested in demanding labor rights, ensuring fair and higher wages for those involved in the trade groups organized by SEWA, identifying alternative marketing and credit systems and articulating the forces of exploitation in opposition to the marginally self-employed. Working Women's Forum on the other hand, is interested in bridging the gap between low-income women's demand for credit available in formal financial markets. Additionally, the Forum relies on paid staff members rather than volunteers to secure the activities and potentialities of neighborhood members. The Self-Employed Women's Association succeeds in achieving its objectives as a union by involving large numbers of non-literate marginal self-employed women, thus gaining financial securities through its own membership and international donor agencies. As an association, SEWA acts like other traditional trade unions and coopratives through the lobbying for rights and legislative measures by the government.

4.04 Educational Needs of Non-Literate Women

As a registered trade union SEWA operates on an "integrated set of services" offering specialized training courses of either "how to improve" or increasing the know-how of a skilled activity. For the non-literate worker, the primary motivation for becoming a SEWA member is one of ensured earning-capacity. Low levels of literacy do not bar women's participation in the associations rather the associations aim at meeting the basic needs of the low-income marginal self-employed worker and in integrating them into cooperative trade units. Each co-operative unit attempts to follow through on specific needs defined by the group.

SEWA's modus operandi is through consciousness raising. SEWA attempts to work with issues of women's self perceptions as workers and the socio-cultural realities of a caste/class society. In particular, SEWA addresses worker's conflicts in a situation of poverty and underemployment.

SEWA supports formal and informal literacy programmes. The self-employed worker learns to access credit, "how to improve product quality and productivity through short-term training programmes. In this case, literacy skills are aquired through a functional approach to learning.

The Working Women's Forum aims at a neighborhood networking system of accessing credit and support activities for non-literate

self-employed workers. The Forum, is based on a solid infrastructure which provides credit assistance to its members. To paraphrase Kalpagam (1986, December) the WWF uses credit as an entry point for mobilisation in women's issues. Kalapagam qualifies this statement by pointing out that "the efficacy of credit intervention in promoting collective consciousness was different between women in some types of wage employment where the employer-employees relationship was clear..." (Kalapagam et al., 1986). In the broader context, this means that consciousness raising has to be oriented to the occupation and the needs of the worker.

4.05 Implications of the Theoretical Framework

If we look at SEWA and the work of WWF in the framework of Paulo Freire we find that the common denominator between theory and practice is what Freire calls 'problem-posing'. According to Freire this is an "authentic act" of knowing, one which is like a conscious decision to action for the individual. In other words, Freire advocates, "structural conditions in which thought and language of people are dialectically framed" (Freire cited in Bock, p.11). Therefore, the role of the educator is to understand how people perceive their reality. The crucial task of the educator and student is to demystify the working environment and, therefore, access or gain entry to dimensions of culture and society. An obvious point to this process

of conscientization is that the reality which is revealed after the myths are exposed is one of exploitation. Education begins with the involvement of the teacher and the students in a horizontal relationship of dialogue which is contrary to a vertical downward dialogue (see Appendix E).

To reiterate, Freire's concept of conscientization must firstly be seen in an historical context and secondly, that Freire's educational methods call for a selection of the context of the educational programmes.. To quote Freire (1976, 76):

> The starting point for organizing the programme content of education or political action must be the present, existential concrete situation, reflecting the aspirations of the people. Utilizing certain basic contradictions, we must pose this existential, concrete, present situation to the people as a problem which challenges them and requires a response not just at the intellectual level but at the level of action.

In this light, SEWA and WWF are alternative agents of development and have utilized non-formal educational processes to include literacy and consciousness raising. Both SEWA and WWF recognize the need for literacy programmes to go beyond traditional methods of teaching and writing as a mechanical skill which is not integrated into the work experience. In this way, SEWA and WWF stand apart from government and other non-government literacy programmes and non-formal programmes. Yet, to impose Freire's method of conscientization on

SEWA and WWF is inadequate for a proper understanding of the specific situation.

Criticism of Freire in this context shows that aspects of his philosophy are not universally applicable. According to Rockhill (1978), "the gendered politics of literacy is an integral power dynamic between men and women, and the material difference available to them, and more specifically to man's domination of women through her sexuality" (p.165). While, on one hand, noted in the English edition of Freire's Education for Critical Consciousness (1973) Freire uses s/he qualifications repeatly. However, Freire's concept of conscientization does not adequately address the fact that gender is an issue. Freire does not state that the nature of woman's oppression can in fact, be very different from that of man's. His easy use of the generic term "man" is based on an assumption that the class dimension explains/encompasses all inequalities sufficiently. However, studies like those of WWF and SEWA would indicate the need to have more gender-specific investigations into the nature of women's oppression. Conscientization explains the generalized quality of hierarchy and exploitation; however to be relevant in a range of situations, the specific contents and modality need to be explored and exposed.

The Indian Non-Formal Adult Education Programmes have come to be accepted as an alternative approach to the formal education with varying degrees of success for the deprived socio-economic groups.

A.B. Shah (1981) affirms the point of view that the poor are organized as a group and have "remained passive spectators at the fringe of the development activity" (p.61). Without access to literacy skills and education, the poor (urban and rural) remain unaware of their rights and privileges. They are exploited by those in more advantageous situations, and are suspended by a future which looks dismal. Moreover, the irrelevancy of non-formal adult education is replicated in primers used. As Krishna Kumar an Indian educationalist writes in a paper entitled 'Politics of Literacy':

> The happy village life symbolized through illustrations and text in literacy primers is, of course, a figment of imagination. Any one who has lived in an Indian village knows a literacy instructor is supposed to talk about harmonious community. The primer he is obliged to use hides all the conflicts and fears the illiterate pupils permanently face. In an attempt to conceal real-life conflicts and modes of oppression, the literacy programmes follow a political and economic goal that is seldom stated in an explicit manner. This ideology consists of a plan to 'modernise' the illiterate sections of rural society by incorporating them in the prevailing patterns of consumption and control. The plan operates under the banner of 'social change', but its real intention is to make all strategies of change ineffective.
>
> At the same time, it strengthens the existent pattern of authority and distribution of power in the name of evolutionary change and reform. (Kumar cited in Bhasin, 1984).

Therefore, the content of existing non-formal education programmes show that they reinforce and sterotype the traditional roles and

abilities of men and women. The Self-Employed Women's Association and Working Women's Forum have demonstrated that it is important to impart information on legal rights social legislation like minimum age of the marriage act, dowry and inheritance legislation and divorce laws

4.06 Significance of Literacy & Programmes in SSE development

The Self-Employed Women's Association has managed to combine training strategies that can be applied to the income of the earner or re-invested in small scale business In the specific case of WWF, the Forum has been instrumental in organizing non-literate women in community-based groups in order to access loans. Both associations have worked towards having its member become economically independent. Unlike the non-formal government programmes which offer a packaged approach to learning and development, SEWA and WWF have had to adopt alternative strategies and methods in accommodating programmes for the poor. Skill-oriented training programmes with literacy as part of the integrated process to learning has enabled self-employed women to articulate the needs of their occupations. Otero (1985, October) forwards the argument that SSEs enable women to build on skills and knowledge gained through traditional roles and responsibilities in the home. Otero (1985, October) recognizes that this can be limiting and under-remunerated and because of "low skill level women are less able to diversify or engage in more productive enterprises" (p. 3).

4.07 Significance of Programmes in SEWA & WWF as Associations

Recognizing that there are many aspects to the women's movement in India, it is important to point out that as a social force it has been responsible for media and global attention to women's issues. As pointed out in chapter one, women's issues are now a policy concern for educators and development specialists. The concept of 'Women in Development' encapsulates the attempts of policy makers in education involved in planning women's programmes in bringing attention to women in the informal sector of the economy. Due to the "invisible" nature of their work prior to the mid nineteen-seventies, women had previously been under-represented in official government statistics. Acknowledging this lack of representation of women precipitates a new but necessary dimension in developing societies. Increasing the "audibility" of women allows them to change assumptions rooted in wage differentials, division of household tasks, and the terminology applied to assumed male responsibilities such as "head of the household". Strength of SEWA and WWF lies in the ability of these two associations to provide women with the support networks and institutional structures to mediate their life experiences in the home and workplace.

4.08 Suggestions for Further Research

This study demonstrates a lack of documentation on women working in the informal sector of the economy. The issues presented here demonstrate the need for sound field-work based on gender-related data. Most research relies on national statistics or census data which tend to underestimate women's productive roles in a market economy Given the lack of reliable data on women, any undertaking of gender-based research would involve a formidable task.

Gender analysis is useful if it also examines the constraints that affect women's participation in SSEs. If programme evaluators could identify and highlight environmental constraints such as societal norms, institutional structures, or legal and economic factors which affect women, this could allow policy makers to make decisions which would improve women's participation in SSEs. This approach necessitates the collection of data surrounding the associations' ability to monitor their own programmes which assist poor women.

For small scale entrepreneurs, having access to resources such as credit, marketing and technical know-how is essential to their business success. Further research is needed to establish how programmes with positive discriminatory practices help to stimulate women's participation in formal education systems.

Literacy for women has shown to have direct consequences in development. This study recognizes that literacy is also a gender issue. This perspective is supported by authors who call for research to examine "traditional occupations and roles for which women are being prepared through functionally-defined literacy" programmes (Rockhill, 1987:161). If priority were to be given to educating women, then cross-national research on women in small scale enterprises would yield interesting results.

In summary, suggestions for further research are as follows

1. Gender based studies which examine women's participation in small scale enterprises.
2. The examination of programmes with positive discriminatory practices (i.e. non-traditional training courses only for women).
3. The exploration of philosophical bases of literacy programmes as they relate to women's roles in the community, workplace and in the home.
4. The study of literate practices in the workplace (i.e. credit unions and industrial settings).

Reference Notes

1 This figure was taken from Bardham, Kalpana. (1985, December).

2 This fiqure was taken from the working paper of Jeffers, Hilde (August, 1983).

3 Rs 10.= Cdn $1.

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Appendix A

Goals and Objectives Established by SEWA's 1972 Constitution

The aims of SEWA as stated in its Constitution include:

I. Organizing self-employed women to enable them to work in harmony, cooperation, and to regularize their relations with each other;

II. promoting self respect, unity, and cooperation among the self-employed;

III. securing proper renumeration for work;

IV. seeking out new avenues of work;

V. assisting in procuring raw materials;

VI. linking women with assistance from the state and central government;

VII. promoting training

VIII. seeing that laws with regard to security of self-employed women are properly administered;

IX. lobbying for the enactment of progressive legislation for the welfare of self-employed women;

X. encouraging women's welfare activities through voluntary assistance;

XI. arranging programs promoting health, social security and patriotism;

XII. examining problems of unmarried, widowed, neglected, handicapped, helpless or destitute self-employed women, solving their problems and raising their standard of living;

XIII. removing evil effects of all customs;

XIV. preventing exploitation in any form;

XV. organizing tours and excursions;

XVI. establishing a public trust as a means for government, social agencies and others to donate to the economic uplift and development of self-employed women;

XVII. promoting relations with national and international associations of self-employed women.

Source: SEWA's 1972 Constitution. In Sebstad, Jennefer (1982, March). Struggle and Development Among Self Employed Women, A Report on the Self Employed Women's Association, Ahmedabad, India p 265

Appendix B

Working Women's Forum Organization Goals

I. To federate existing organization striving for working women and to establish branches of the Working Women's Forum in all districts and villages of Tamil Nadu State.

II. To assist in improving the conditions of working women through cooperation and secure for them more time and leisure for creative work, cultural activites and recreation.

III To help self employed women expand their business through arranging loans from nationalised banks and to improve their professional social status by giving them training and established day care centres for their children.

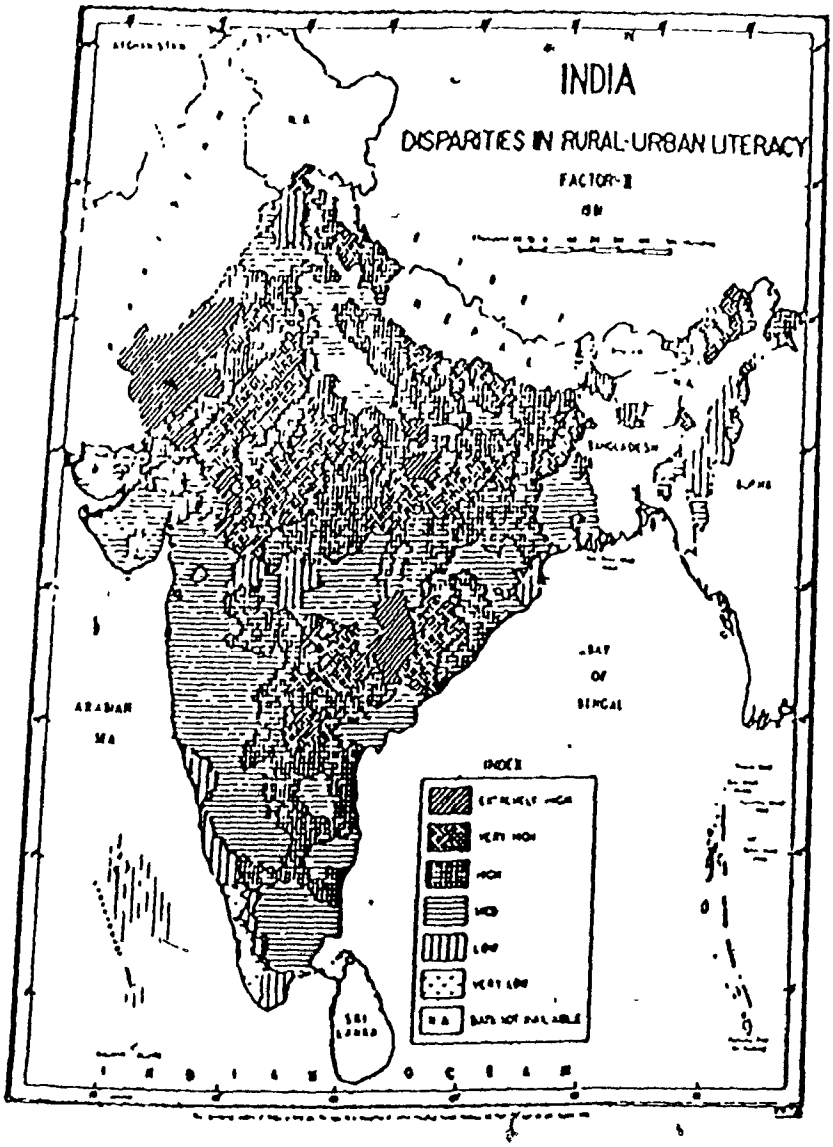
IV. To solve civic and other problems of members by acting as a liason agent between members and civic authorities, government and other national and international organizations.

V. To mobilize all working women to fight for their right by acting as a pressure group.

Source: WWF Organization "Opinions". In Jeffers, Hilde (1983, August). Organizing Women Petty Traders and Producers: A Case Study of Working Women's Forum, Madras. Working Paper No. 412. p.14

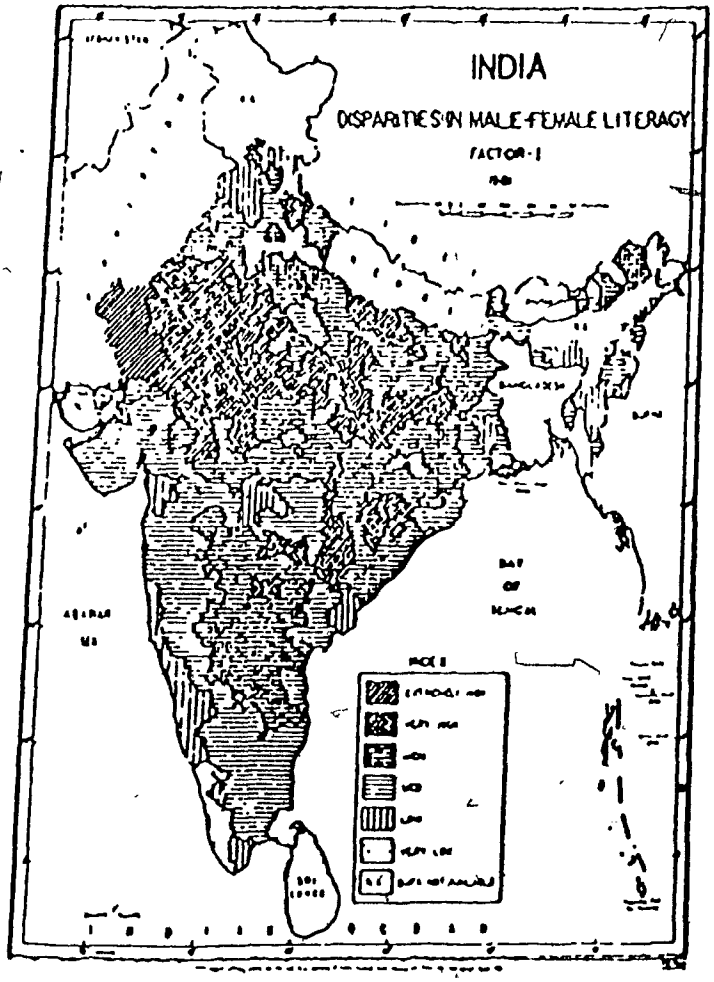
Appendix C

Disparities in Rural-Urban Literacy



Appendix D

Disparities in Male-Female Literacy



Appendix E

Culture Circles[1]

One of the key elements in the Culture Circles, therefore, is indeed dialogue, defined as a 'horizontal relationship' from A to B (Figure 1), as distinct from anti-dialogue which consists of a vertical relationship from A to B (Figure 2).

A - - - - - - - - - - B

Figure 1. Dialogue
When the two poles A and B are in a situation of mutual respect, communication can be established in the form of a sympathetic relationship between the poles.

Figure 2. Anti-Dialogue
When one of the poles dominates the other, the sympathetic relationship is broken, dialogue can no longer be established.

Source: UNESCO/CODE. (1986). Theory and practice of literacy work. Paris: United Nations, Scientific and Cultural Organization, Hamadache et al. (p.133).

[1]Freire, Paulo. Education as the practice of freedom. England: Writers and Readers. (pp. 44-45).