

Les Halliwell Address
Where Women are Leaders : Building a Gentler Economy¹

- Ela R. Bhatt²

Thank you, dear Pam, Chair IACD and Organisers, friend Delegates of the Conference and thank you dear Australia who has been hospitable to all who come to Australia, over centuries. Thank you for inviting me to this prestigious Les Halliwell Address and for giving me the opportunity to be among you, and to share some of my views on economics and women's leadership. I speak from my SEWA experience. I am neither an economist nor, am I known as a feminist, yet let me venture to stand before you and talk on the theme, which involves both economics and gender. Thank you.

I grew up in those years when India was fighting for freedom and becoming an independent nation. As young people, we had pledged to rebuild the nation, to reconstruct our lives so that every Indian is able to enjoy **freedom**. As youths, we had no confusion in our minds about our career path. Mahatma Gandhi had shown us the way. His life itself was a clear message to us. He had thought and practised every small detail of building a nation and its people. He would think of individual cleanliness on the same level as political freedom. To him, cleanliness in lavatories and the village ponds, was as vital as spiritual salvation. His thoughts have been the source of guidance for me and for SEWA.

Even as young people on the threshold of adulthood, we realized that the people of India had lost their political freedom and their economic freedom as well. We had learnt to see the economy from the perspective of the masses. We had four major principles to guide our thinking.

Economics is simplicity because we recognized that adding complexity is not progress. **The second is non-violence.** Violence fundamentally is inconsistent with freedom. The, **third is dignity of labour,** sanctity of labour. Labour is the law of Nature, and its violation is the central cause of the present economic muddle. And, the **fourth is human values-** nothing that compromises a person's humanity is acceptable....**On these four cornerstones of simplicity, non-violence, sanctity of labour and human values – we were guided to build India's economy.**

Because the human being is central in the thinking, we gradually understood the view of Development as **holistic** and **integrated**. By understanding development in all aspects, we correlate each of our activities with the impact on our own self, on the society and the world and thus become responsible world citizens. Such linkages were the basis of our education.

However, closest to my heart is WORK. I would put WORK as central to man's life: '*karma*'. As the Bhagavad Gita says, "*If one eats fruits of the earth rendering no gift of toil that thief steals from this world.*" In other words, one who eats without putting in work is a thief..... It is the work, productive work that leads to Development and Growth. As we have seen while working with poor women, that work is central to their lives. Work gives meaning to

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their life. Work forges an individual's identity. Work provides livelihoods that produce goods and services, and thus builds a society.

But, poverty breaks down the balance. We see exploitation at every stage: of the individual, of the community and the environment.

In **poverty**, we assume discrimination at every stage either based on class, caste, colour, religion, land ownership, gender, language. Consequently, we have vulnerability of all kinds: economic, social, mental, spiritual. People lose their faith and they cling to misguided faith.

The message of non-violence is a message against poverty. Poverty is violence against individuals, society and Nature. Poverty and loss of freedom are not separate. A country can enjoy freedom only to the degree to which its poorest citizen is able to exercise his or her right.

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In the inclusion of women, Gandhiji had seen a breakthrough. He had faith in women's leadership in bringing transformation in society. I share his faith in women's ability.

At SEWA, the women we work with would be the most vulnerable, but for the strength of the collective.

We meet on the basis of work and create networks. We build unions to meet our work needs, to stop economic exploitation by traders, contractor, our governments, the global community and the 'system' and 'structures'. In SEWA, we have come together to build a Bank to meet our financial needs – to save, to borrow, to lend, to build assets, to tap resources, to improve the material quality of life. We have come together to build cooperatives to get integrated into the production process of our country. We build a social security network for our maternity needs, health and life insurance. We have been trying to forge bridges to local and global markets through a trade facilitation network of women farmers and craftswomen across the world. We create schools to build our capacities, to manage our affairs and make an impact in the world outside.

SEWA is not a project. It is not an institution. It is not even about economics or money. It is about restoring balance. It is about the well-being of the poor woman, her family, her community and her work environment and the world we all live in.

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At the global level, let me begin with the MDG, Millennium Development Goals. Sometimes our biggest quarrels are with our friends. We debate fiercely about what is closest to us, quarrel over what we agree. The goals are the same but the means may vary and the narrative in each case is different.

For example, all the countries of the UN have pledged to fulfill the **Millennium Development Goals**, by the year, 2010. The world has not fulfilled even half of them. All the eight goals are

basically addressing issues of poverty or related to it (Poverty, Hunger, Primary Education, Empowering Women, Child Mortality, Maternal Health, HIV/AIDS, Environmental Sustainability, Global Partnerships.)

My sense of MDG is that it is alien to most communities, not as a vision, but as a way of communicating. The development language as the prose of economists and other experts is no longer relevant. It is an artificially powerful dialect which rules over the language of life. We need a different kind of language for development goals to be part of the people. And, it is not just the alienation of the language of experts, it is the language of power that does not address powerlessness. Poverty is a form of powerlessness. It is a symptom of a people who have no control over decision making or access to resources. The powerlessness of poverty is not redeemed by participation or consultation, but by actual control over life decisions. Once poverty is seen as a dialect and as a form of powerlessness, one must see it as a method by which it can be resolved. Power must return to communities, especially to women, to let them decide about work, livelihood, health and the future. The missing term in this manifesto of nations is **community**. Both economics and the economy must be claimed by the people. Otherwise development and livelihood become parallel and contradictory forms of life.

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The link between MDGs and **globalisation** is very close.

The globalization process is encompassing everyone, everywhere. Globalisation — of economy, business, education, culture and social values — has become inevitable.

Let me talk about our own region. Globalization in South Asia **expanded economic opportunities** in certain sectors, including global trade. However, most governments and international interventions focused on trade at policy level, and, between respective countries and the global markets. The actual producers hardly have any say in the policy process. The garment worker is coping with the changing markets. She once stitched petticoats and blouses by the dozen, now she has learnt to make jeans and Bermuda shorts. But the garment worker does not know where her new product will sell or at what price. She has not seen in her life any one beyond the middlemen she serves. The farmer does not benefit from the price in the global market of the oilseeds she has grown on her small farm. She has seen only the big farmer- cum trader- cum- money lender.

We at Self Employed Women's Association (SEWA) are neither *for* globalization nor *against* globalization. SEWA is *for* the poor and therefore, for making globalization — markets and trades and institutions — work in favour of the poor. Enabling poor women to reduce their poverty and work with dignity has been our main concern.

What the women want is market access, links and information. We saw that across many countries, there is a vast regional market. We launched, Grassroots Trading Network in 2002 with Government of India as supporter. Today, the GTN has high volume and expanding opportunities. (We do not know about tomorrow.) Governance of trade across and within the region has hugely undervalued the actual, local producers. The GTN has restored their value.

Also, Globalization is **changing the ways of production in the region**. More and more production activity is moving out of production sites to the homes of the producers, such as readymade garments, health products, or computer parts. But these home-based workers, predominantly women, are not even perceived as workers/producers or as contributors to the national economy or as wealth makers. Studies show that their economic contribution is significant in terms of GDP (63%), savings (50%) and foreign exchange (40%).

Cities are called galloping engines of economic growth. Mumbai wants to be Shanghai. Jaffna wants to be Singapore. An investment in urban growth, especially in urban infrastructure is top priority for the national governments and city authorities. But, when it comes to the low-income workforce of the city, such as those engaged in the informal economy, they are considered dirty, backward, obstructive, anti-social — I am talking of street vendors, rag pickers, rickshaw pullers, and slum-dwellers. They are often literally removed from their markets, roads and homes, without the offer of any alternative. Or they are perceived as mere beneficiaries of the macro urban infrastructure investments, even when studies show that they contribute to the city's growth and to national economic growth, as much as the large corporations combined.

Therefore, through our Network StreetNet, we are **reclaiming our cities**. In India, now after a long struggle we have a National Policy of Street Vendors, recognizing them as an integral part of the market place. StreetNet is demanding investments in upgrading the city markets that provide better income to street vendors. We are trying to convince our planners that by investing in their community and their trade infrastructure, we are investing in the sound economic base of our cities.

What is heartening is that in these efforts, it is the poor, the women who are taking the lead, taking the risks – market, political, social, crisis, disasters – to come out of poverty in the globalizing economies. What is saddening is that when these efforts succeed, there are few takers to share the risks — not the Governments, the Corporates, the Banks or the multilaterals. Risk-sharing is crucial, lest the working poor's initiatives stagnate or fail.

South Asia is not merely an economic bloc. South Asia is an ancient civilization. It is not a matter of proving macro- economic indicators to show that how globalization and governance are working in South Asia. We must show how globalization and governance rejuvenate this civilization. How can this be done? We should be non-violent when we globalize, reform and govern. Let me spell out the major steps:

One, put poor women in the centre of any economic reform particularly in key basic services. Two, recognize 'work' as central to any reform that addresses poverty. Three, invest adequately in those initiatives by the poor that have potential to grow to a viable scale. Four, develop and spread holistic social security cover for the working poor. We need to realize that economic structure, in each case, is closely connected with the social structure. And, five, build the grassroots self employed women's capacity to enter mainstream markets.

My plea is for **non-violent globalization**.

But the world is not the same any more as we all know.

Those who must lead the world today are challenged by two rather fundamental and global issues: climate change and inclusive development. There are fewer and fewer resources and there is greater and greater competition to get access to them. Prevalent economic theory guiding corporate and national management says that healthy corporations and nations must keep growing their revenues and GDPs and that within them individuals must keep earning more and more. This drive to produce more and consume more is driving us to fight over increasingly scarce resources. We are literally swallowing up our earth.

How are we to solve our problems with the same thinking that brought us these problems? Therefore is it not high time we questioned the value of economic and management models based on an inherently false and destructive framework, if I dare say so?

First of all, the poor do not contribute to climate change through their lives or livelihoods, and in fact, their work often contributes to the mitigation of disasters. This is neither recognized nor realized by many of us.

The fact is that the formal economy still confronts the informal economy. It is believed that the formal economy is a problem solver, and an entity that needs to be invited, pleaded to. There is a danger here. We cannot speak about **climate change** and **human face** and **sustainability** in the earlier categories, because that would be a continuation of the older forms of power. Private investment is necessary, but equally necessary is a framework of a new vision of relationships. But today we are finding that there is a hostile encounter between community as economy and the Corporation as economy. This is actually the conflict between livelihood and business.

My search is for the way the community invents and recreates itself and partners with others as equals.

As I said before, my ideas come from the traditions of Gandhian thought and Gender as a worldview, and a form of grassroots constructive work. Therefore, my plea is that private sector is invited not as an overwhelming force but as part of a new vision where livelihood meets business. This dialogue cannot be understood through '**adaptation**,' as the Corporates and Businesses are being asked, by the climate experts in the West.

Moreover, the language of stockholders must meet the ideas of stakeholders, in the widest sense, with Nature also invariably as a stakeholder. Unless stockholders and stakeholders meet and have a joint representation, we will lack the framework to proceed.

Every **community** has been a form of the economics of survival and livelihood, long before large scale business came in. The community economics combined ideas of the informal economy and the biomass society. The community is the civil society. They believe that Nature is an economy and it works and that gender is crucial in the form of women's work. Any idea of sustainability depends on Nature, gender and women's work. I do believe, unless climate change experts and the private sector recognize this framework, little will be possible in a creative sense.

Regarding **business**: Business as economics cannot be separated from life itself– the living world – livelihood – lifestyle – life cycle – life chances. Unless work is embedded in Nature, ‘adaptation’ becomes only a temporary rehabilitation. Local communities survive through links between biomass and informal economy. Modern economics has little priority for the two. They are forms of life, sources of livelihood. We need to create ‘adaptation’ as an economy of the margins, rather than as marginal economics. Marginality, vulnerability, subsistence should be seen as different from alleviation of poverty.

Then **waste**. Waste is the only resource of a wasted people. One has to recover the waste economy of our people because vulnerability has to battle obsolescence. Obsolete communities, informal economies, dying crafts and skills, marginalized economies may not be good for private business, but they are forms of livelihood for the millions of the working poor. We need to sustain this economics.

Regarding **climate change**. If climate change stemmed from lifestyle problems, then it is crucial to redefine livelihood! Corporations pursuing a “green capitalism” have a major role to play in bringing a human face to the climate change problem. Private investment should add to the self reliance of a people. One has to ask whether private investment creates wealth or merely, money.

Essentially, ‘adaptation’ itself becomes a growth economy, in my view. Making small size farm holdings more profitable to the actual producers is Growth. In the manufacturing sector, Growth is generating higher economic growth through millions of small/medium “green and clean” production units.

This will decide what technology to use, what supportive policy environment to build.

A higher rate of growth must not *lead to* but in fact itself be *due to* widespread employment generation that replenishes the loss of nature and repairs our ecology. This is what I mean by gentler economy.

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Let me dwell on two basic aspects related to the working poor: **Food and Capital**

The world **food** system today is so complex that trying to understand it through common sense raises many questions : If access to safe, nutritious food is a fundamental right, why are 900 million people living in hunger today? (FAO) Why do the farmers and farm workers who produce food remain starved/half starved? Why are people in food–exporting countries living in hunger? If the value of annual global exports in agriculture products is on the top (USD 545 billion), why are agriculture labour and farmers found among the worst level of global poverty? More than half of the world’s workforce is engaged in agricultural production, and yet their working conditions are destroying their wellbeing. Why?

Something is fundamentally wrong in our methods of ensuring that no one goes to bed hungry.

My point is that, food has a sense of locality, home. Food is many-layered. Food goes from cosmos to livelihood, from ritual to myth. It is our life's culture. Therefore, food must not be reduced to security. Food Security is the language of the State. Food cannot be reduced to business and trade opportunity. It is the result of failed political economy, on one hand, and failed morality on the other.

Farming was the beginning of human civilization. Today, in India and in Africa, the face of agriculture is female. A life of farming is being threatened, as subsistence is threatened. Diversity in agriculture is being destroyed.

What should be done? We have to protect ways of life and livelihoods of the farming communities.

To protect food security, we must protect the base of agriculture, small farmers, their produce, the locality of farming. We protect food and food growers where the food grows. To provide food security, we must understand that security needs autonomy, which grants diversity and stems from locality. Autonomy, diversity and locality are the fundamentals of food security.

Here I wish to suggest my "100 Mile Principle" that stems from the ecology of food that we see being ruthlessly violated today. At the Tallberg Forum, two women farmers from Ghana said, "The food we produce we do not eat, the food we eat we do not produce".

Therefore, I would urge us to see that our five basic primary needs are met from sources within 100 miles around us. These primary needs are: food, shelter, clothing, primary education and primary healthcare.

It is about building local ecologies, local economics and maintaining diversity. **The 100 Mile Principle** weaves decentralization, locality, size, and scale to livelihood. What one needs for livelihood as material, as energy, as knowledge should stem from areas around us. Seed, soil, water are forms of knowledge that need to be retained locally. Security stems from local innovations, not distant imports. Let us begin the Principle with our daily staple food. Essentially, the organic human link with Nature has to be restored. The millennia-old link between production and consumption has to be recovered. Ultimately, Nature as cosmology is the weave of life. Let us weave it tight.

Next to the issue of food security is the issue of **access to capital**. Access to capital summons the usual stereotypes: big Corporates, Investors, Markets. All these, I fear, I do not understand enough. For me, as a grassroots organiser of poor, self-employed women in India, capital, on one hand, is abstract and impersonal, while on the other, capital is a strong social force.

What I know of capital is that it excludes and denies access to people in subsistence economy. I would like to move away from both the stereotypes and create a space of freedom where we can look at capital, in a fresh creative way.

Within my worldview based on experience of SEWA and Women's World Banking, capital is what is denied to marginal people in a society, because capital is a relationship established by law, which links money with citizenship and with formal economy. Citizens who have access to

capital carry different kinds of certificates including tax-form numbers. Such capital excludes the marginal, the subsistence economy of squatters, hawkers, scavengers, migrants with whom I work, particularly with poor self employed women. They do not have registered house number, rent receipt, license number, identity card or social security number, marriage certificate or even a birth certificate. They struggle through the Courts and often through street protests against fines and penalties or for demanding a supportive state policy which enables them to stand firm in the competitive market and to own assets. In fact, for acquiring legitimacy, a lot of their own capital goes into corruption, paying cash. Bribes paid to corrupt officials are one form of capital which no one talks about.

I plead for the idea of capital based on three assumptions. 1) Nature herself is a form of capital. 2) The informal economy needs access to capital but is denied it. 3) Subsistence economy today needs capital as a form of survival but has little access to it. And we must recognize that it is the women who closely work with Nature (agriculture, water, forest, food); it is the women who dominate the informal sector of the economy; and it is the women who shoulder the subsistence economy. We must also recognize the fact that those who are asset-less cannot fight the vulnerability of poverty. And, assets are safer in the hands of women than in those of their men – my lifelong experience in SEWA Bank.

I want to plead for a worldview that embodies community rather than individualism, subsistence rather than surplus, and improvisation rather than institutionalised innovation which experts talk about today.

Microfinance is successful today, in fact, so successful that large banks and Corporates see it as the fortune at the bottom of the pyramid. But the recent successful microfinance, legitimised by the establishment which is based on rationality, profit, and stability, lacks the spirit of the original innovation. What it lacks is the spirit of survival, community and trust. That is the microfinance seeded by marginal women seeking to create a network of livelihoods. These livelihood systems are embedded in a community just as skills and culture are embedded in community. So, then, how do we ensure that the new capital does not destroy existing skills and livelihoods without bringing them acceptable and better alternatives? How do we ensure that the new capital will preserve Nature and local culture? How do we ensure that many different sub-economies flourish at the same time?

Let me also emphasise that just as skill is embedded in the family, and knowledge in the culture, the capital that I talk about is embedded in the community. I want to see the hawker, the scavenger become capitalists. But these are capitalists who seek small forms of surplus (profit) which enable not only survival but self sufficiency. I think it is the difference between the idea of work and the notion of livelihood. Livelihood seeks to preserve Nature and community, while capital expressed in terms of economic choices might tend to destroy both.

There is also a political aspect to it. Capital has to be seen as political right. One cannot sustain the right to life and property without a guarantee or entitlement to capital, especially when capital is necessary to own assets and sustain life and livelihood. Unfortunately biases operate, here. The hawker is legally treated as anti-social; a migrant though badly needed in the city's development, is treated as illegal by the Banks and city authorities. But if they had access to

capital, as our SEWA Cooperative Bank experience shows, they would create a different notion of capital. They would create citizenship for themselves and would be treated as citizens. Because without capital, it is not just entrepreneurship that becomes difficult, it is citizenship that becomes improbable.

My approach to capital goes beyond 'green capital' and microfinance. Capital for all its innovation needs to come out of its stereotype. New ways of conceptualisation of capital is needed to create a fair world of rights, livelihood and stable peace. The keywords of globalization need a new meaning that allow for possibilities beyond the official, and particularly the officially 'economic'.

My vision of capital is one such effort.

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The fact of reality today is that economic integration and with it cultural globalization, has far outpaced our **global mindset**, which is still rooted in nationalist terms. We benefit from all that the world has to offer, but we think in narrow terms of protecting the land and people within our national borders - the borders that have been established only in the modern era. The barbed wire, chain-link fences, security forces, and immigration and customs agents that separate us from the rest of the world. But, one cannot change the fact that we are bound together through the invisible filament of history³. We have to rise above our tribal interests: we are all connected because over the centuries to come, our destinies will remain inextricably bound together. Together, we must attempt to bring our rapidly changing world toward a more harmonious, peaceful path.

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If there was not an International **Women's** Conference in Brisbane, would there be the need to create one?"
"Yes"
"Why?"
To transform the world."
The world is torn with conflicts, violence and hunger. The refugee camps are swelling on several country borders. What do we do?

In my experience, women are the key to rebuilding a community. Focus on women, and you will find allies, who want a stable community. The woman wants roots for her family. In woman, you get a worker, a provider, a caretaker, an educator, a networker. She is a forger of bonds—in her, essentially, you have a creator and a preserver. I consider women's participation and representation an integral part of our peace process. Women will bring constructive, creative and sustainable solutions to the table.

Moreover, if women are at the centre, woman's productive work is the thread that weaves a society together. When you have work, you have an incentive to maintain a stable society. You not only think of the future, but you plan for the future. You can build assets that reduce your

³ Nayan Chanda 'Bound Together'

vulnerability. You can invest in the next generation. Life is no longer just about survival, but about investing in a better future. Work builds peace, because work gives people roots, it builds communities and it gives meaning and dignity to one's life.

Of course as I said before I would put my utmost emphasis on WORK. By work we do not mean factory jobs; we do not mean sweatshops and indecent, cheap labour that leaves a person a slave to a manager of industry and is yet another kind of exploitation. By work, we mean the production of food and access to water. It means the upgrading of existing and traditional skills that people have possessed for thousands of years--agriculture, animal husbandry, fishing, housing, textiles and clothing. This work feeds people and it restores man's relationship with himself, with fellow human beings, with the earth and the environment and with the Great Spirit that created us all.

It is economic freedom, which will bring peace. Ceasefire is not peace. National election completed is not peace. Political freedom is incomplete without economic freedom. It is when the people have both, that we will get lasting peace.

I do see women making a breakthrough. Women's leadership needs to be nurtured, since that is the only hope, if an inclusive just society and a sustainable environment are to be created.

Women have been so long used as resource, cheaply available, always available. But, NO. The world has to be made to realise that women are an asset to the world. Women are not shock absorbers in good times and bad. Women must feature not as absorbers but as partners.

This Conference represents the **feminine**. Closely linked to Nature, our task has been to hold, to contain that will allow people and groups to grow. That is how women's organizations and Networks have grown and have let others grow, worldwide.

In the women's way, there are goals but also there are values, the process of unfolding and learning from the process. The feminine has a different sense of time: the work may take whatever time is needed. SEWA has taken 30 years to reach a million people. Feminine looks at the whole group or community and tries to include the whole, waiting for those left behind, even if it means delaying the group or the process. The feminine aims at: inclusion instead of domination, at process more than end-goal, group over individual, integration over fragmentation.

Why is this relevant to day?

The world today needs more feminine leadership, because we face one of the most challenging tasks of transformation of our times. And the feminine is needed not just in the form of more women leaders but also in the form of men honouring the feminine within them. During the elections in USA and India one was struck by how much more feminine and transformational Obama was, when compared to other leaders, as was Rahul Gandhi.

Feminine leadership is needed to save the planet from greed in a way that it can be there for our children. Feminine leadership is needed to build development solutions by opening spaces so that

the poor can find solutions that they own and that have a meaning for them and respecting the time that it will take to get there.

Feminine leadership is needed to balance the very masculine models that abound, which do not always produce the world we want.

This Conference shows and will further show how development is about transformation. Consolidation and expansion are both about transformation.

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