
Organising the Annapurna

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'Annapurnas' cooking lunch. One woman is rolling out chapatties (wheat bread), whilst two others cook on kerosene stoves. The third is packing lunches into tiffins for male factory workers.

Introduction

One of the greatest problems facing workers in the informal sector is their lack of an organisation to improve their social and economic status. Given the operating conditions of the informal sector, the traditional form of workers' organisation—the trade union—is inappropriate, so different forms of collective organisation have to be sought.

This article describes a recently-formed organisation of women in Bombay, who by extending the scope of their traditional domestic chore of cooking, offer eating facilities to male migrant workers whose families remain in the countryside. The organisation is called Annapurna Mandal (Annapurna means 'Goddess of Food') and currently has 5,000 members. The basic

function of the organisation is raising bank loans on a group guarantee basis for individual Annapurnas to run mini-restaurants in their own homes. This frees them from reliance on the traditional money-lenders who charge interest rates of up to 150 per cent per annum. The group of women that stands guarantee for the individual loans constitutes the basic building block of the organisation.

Women in the Informal Sector in India

Women participate in the production process both by producing goods and services for sale, and also by performing domestic functions within the household, which are an essential part of the economy as a whole. The growth of industrialisation usually splits these two types of economic activity—the home becomes the

private sphere in which women's work is primarily related to the maintenance of the family members, while in the external or public sphere they work for others for a wage.

However, in India, the separation between wage work and domestic labour is not so well defined, and a vast and significant sector of the economy exists where the home—the site of household labour—coincides with the site of wage work. The advantage of this is that it allows a woman a more flexible time schedule for the performance of her domestic and wage labour. The disadvantage is that it knits her even more tightly into the relations within the family and home, leaving little opportunity for her to build a wider network of social relations.

Women who work in their homes fall into two broad categories. First, there are those who take in work put out by a company or a subcontractor—such as assembly work, production of handicrafts, *bidi* making, food processing. Though at first sight these workers may appear to be self-employed, in reality they are involved in a disguised form of the capital-wage labour relationship. In such cases, the organisation of workers into trade unions has been difficult but possible.

The second category of women can more accurately be described as self-employed. The Annapurnas, women who feed workers other than their own family members for payment, provide an example of this.

Cities in India are, and have been for several decades, overwhelmingly male, since it is primarily men who migrate there in search of jobs, leaving their families behind in the villages.

table 1

Sex ratio in seven Indian cities, 1971

	<i>females per 1000 males</i>
Calcutta	636
Bombay	716
Delhi	806
Ahmedabad	833
Bangalore	874
Kanpur	769
Poona	885

Source: Govt of India. *Towards Equality*, Report of the Committee on the Status of Women in India. Government Central Press. 1977. p 13.

The migrant male city-dweller must find alternatives to the functions previously performed by the female member of his family. One of his most basic needs is for cheap and wholesome food, but eating out in conventional restaurants is expensive, so a worker has

either to cook for himself or to look for a cheap alternative. Such an alternative has evolved in Bombay where women in working class areas (either wives of workers needing extra income, or women whose husbands squander most of their income on drink) feed 16-20 workers in their own homes for a fixed amount per month. The men not only share the same social background as the women but in a large number of cases are relatives, or of the same caste, or from the same village as the woman or her husband. The arrangement can therefore be seen as a variant within the working class of the institution of the family, a significant difference being that this variant is extended to those outside the family network, and can thus be commercialised. Traditional relations which within the family imply duties and obligations, are here replaced by commercial relations of buying and selling. It is precisely this commercialisation of relations which introduces conflict into the 'extended family'.

The Annapurnas

From a survey of 100 Annapurnas [Sherov 1979] it was found that 76 per cent of the women were married, three per cent single, three per cent separated and 18 per cent widows. Analysis of residential arrangements showed that 58 per cent of the women lived within a nuclear family household, 26 per cent with parents or parents-in-law, and 16 per cent with some other member of the extended family. The bulk of the women were between 20 and 39 years old (69 per cent) with a further 24 per cent between 40 and 59; the rest were over 60. About a third of the women had no children living with them (32 per cent); a third had between one and four (34 per cent) and a third between five and eight children living with them (32 per cent). The remaining two per cent had nine or more children. The large number without dependents is probably due to the high number of widows and single women in the sample (24 per cent) and to the fact that about a third of the women were over 40 years of age and their children probably already married and self-supporting.

Of the women's husbands, 82 per cent had some form of employment, while 18 per cent were either unemployed or retired.

The study found it difficult to get accurate estimates on family income. However, the majority of the married men (60 per cent) worked in textiles, where in 1979 the lowest paid textile worker earned approximately 450 rupees a month. With no separation between the household economy and the enterprise, women found it difficult to estimate their earnings, since the money made from their customers was always spent on buying the ingredients for the next meals, from which the woman's family was also fed. Thus if a woman has a

family of five, and she also cooks for 16 workers, the payment received from these is sufficient to feed her family as well.

The majority of the women were illiterate (73 per cent), 17 per cent had had four years of education or less, the rest more than four. Thus the Annapurnas did this work because their educational qualifications did not qualify them to aspire to the more organised factory work, because they were single, or because their husbands did not earn enough to maintain the family.

The women generally live in one room in the *bustees* (a multiroomed slum dwelling). The day starts early, usually by 5 a.m., the first chore being to queue and then bring water from the street standpipe, and store it against the day's needs. Where there is running water in the room, it is usually available for only an hour at a time, so it also has to be stored.

Then there is the daily shopping for vegetables; grains and pulses being bought every two to three days. Women buy retail because their customers, many of whom are temporary workers, pay as and when they get money, so they can rarely put aside enough money to buy in bulk.

All the work of shopping, preparing the meals, serving and washing up is done by the woman herself. She may be helped by younger daughters or a daughter-in-law. Sometimes a young girl is hired to do one task, usually the washing up, or to help throughout the day. The women usually cook on kerosene stoves, which presents considerable difficulties because kerosene is rationed, and buying it involves lengthy queuing. When there is a shortage (a very common situation) they have to cook on wood *chulas*, which involves extra work and, worse still, having to tolerate the thick smoke which fills the small room.

It is commonly assumed that a woman who works at home is the mistress of her own time, and that therefore her pattern of work is more relaxed than that in a factory. However, the Annapurnas worked literally all day, from 5 a.m. to 10 p.m. at night. Since there was no fixed time during which the men came and ate their two meals, the women had to spend all the time at home, keeping food hot and serving the men, who trickled in at their convenience.

Problems of the Women

The women complained about the long hours of work, and the fact that they never got any time off during the day to get out of the house, nor any holidays. Their main grievance, however, was the rate of interest charged by local grocers (150 per cent annually) on

credit for buying daily provisions, which effectively meant that the women were permanently in debt. Very often they did not know the extent of their debt, nor how much interest was being charged, since the majority of them were illiterate. Only the grocer-moneylender kept any records. Having once taken credit from a grocer, the women were bound to buy only from him, which prevented them from shopping around and buying at the cheapest price. The women felt this allowed the grocer to overcharge for items. Sexual harassment was not unknown. In one case a young and good-looking Annapurna woman who was deeply in debt was forced into having sexual relations with a grocer so as to ensure continuance of supplies. According to a woman activist in the area, this practice is probably quite widespread.

Another problem was that each woman worked alone, and bought food alone so that each woman in a sense formed her own work universe. She was in no way economically or otherwise related to the thousands of other women who were doing the same work and facing similar problems. There was also little cooperation between the Annapurnas. The clearest example of this was when a customer who had not paid an Annapurna for a month switched to another one: this led to confrontations between the two women rather than with the customer, and to bad feelings between the women, rather than collaboration.

The third problem area related to the nature of the work. The women wanted the government to give them gas or kerosene on a priority basis and to buy grains and provisions in bulk, which would lower the cost of the food and improve its quality. They also wanted a regular day off so that they could have some social life of their own.

The Birth of the Annapurna Scheme

In the Parel-Dadar area of Bombay, the heart of the textile industry in India, trade union activism has had a long history. What was the union's response to the Annapurnas' problems?

Although they were aware of the existence of this large group of women, they did nothing to organise them for a number of reasons. Firstly, the organisation of scattered individuals, as in the case of Annapurnas, poses practical difficulties. Secondly, trade unions, with a predominantly male membership, are rarely sensitive to the problems of women. But most important, in the case of the Annapurnas, trade unionists viewed the Annapurnas not as workers, but as people who were antagonistic to the workers' interests, as exemplified by this comment by a union member: 'The women charge the workers too much, and don't give them good food. Moreover, they take money off the workers'.

However, in 1973 an event forced Prema, a woman trade union activist for many years, to re-examine the way she had looked at the Annapurnas. As she said:

I saw the problems of these women for the first time during the 42-day strike in the textile industry in 1973. During the strike I became aware that these women continued to feed the workers despite the fact that the workers had no income and thus could not pay the women for the food they ate. The women were pawning their mangalsutras [a necklace worn by all married women and considered sacred], and their utensils, to raise the money to feed the workers. I came to know the interest rates women were paying to buy grain. Till then I had never looked at the problems of these women. The women, quietly, without any fanfare, were enabling the men to continue their struggle, encouraging them to hold out till their demands were met. And yet their own problems were never taken up.

The main problem was to get the women out of the clutches of the moneylenders. Working through the banks, which had been nationalised, was an obvious first step.

We decided that we would not try to get loans for individual women. Instead, a group of 15 women had to get together so that a gradual building up of an organisation occurred.

This step was crucial in differentiating this programme from the usual loan-giving programme, in which a relationship is established between an individual and the loan-giver. Here each woman gets a loan individually, and has to return the loan individually to the bank, but the loan is guaranteed by the group. Thus members of the group are accountable to each other, and if one woman defaults, the entire group is penalised. For the banks it is a means of bringing community pressure to ensure repayment of loans. For the women it means breaking out of an isolated individualised existence, and relating in a positive way to other women doing the same kind of work.

At first the women were reluctant to form a group despite the fact that the banks charged only four per cent interest annually. This was due both to their fears of forming any type of relationship with formal institutions, and to a rumour campaign started by the moneylenders, which suggested that there would be regular government inspections to ensure that the women were not carriers of infectious diseases; that they would have to start paying tax; that family planning would become compulsory. Most of the women were scared off and did not come forward to form the first group.

Eventually however, a group of 14 women was formed, composed of wives of workers active in the union

movement, who were persuaded by their husbands to try the scheme, and women who were at the point of financial desperation, and thus willing to take some risks. Prema's 25 years' of union work was of crucial significance, since she was well-known in the area. The women felt that unlike other social workers who came and went, Prema would always be there to look after their problems.

The first application was prepared after continuous discussions for four days and nights, and submitted in 1975. After six months, the scheme was approved, and each woman received Rs 1,000. Once the scheme was seen in practice, and it was recognised that there were no government checks, nor forced family planning, the news spread and in three years the scheme embraced approximately 5,000 women in Parel-Dadar.

The Banking Scheme

The purpose of the Multiservice Scheme of the Bank of Baroda was to provide investment in the so-far neglected and unsophisticated sectors of the economy by giving unsecured loans, thereby improving the standard of living of the clientele and generating more employment. A loan was available only to those whose family income fell below Rs 3,000 a year. As security, the goods purchased with the loan were mortgaged to the bank, or group guarantees were accepted. As part of the Scheme, the bank simplified its procedures. Application forms were shortened and made available in vernacular languages with only one document to be signed. To help the mostly illiterate borrowers to know how much they were repaying, stamps specially printed in different colours for different denominations were used as receipts. Monthly repayments were collected by agents who came to the borrower's home. To avoid the burden of paying the loan instalments in one lump sum, borrowers were asked to deposit daily, weekly, or fortnightly, a portion of their earnings into a savings account; on fixed days each month the amount accrued was transferred to the borrower's loan account. Not only were these procedures less complex, but the operational cost to the bank was only one third of the regular cost.

How the Organisation Functions

The Annapurna Mandal has been registered as a Society and a Trust; only recipients of loans are entitled to membership of the Mandal. The 5,000 members elect a 60-woman committee which meets once a month to take decisions regarding the operation of the society. Besides Prema, the originator of the programme, only two other committee members are outsiders. The rest are Annapurnas themselves.

Members are grouped into 11 local centres of which has a committee of women members. Since a large

number of the Annapurnas are illiterate, a few male volunteers are recruited for filling out forms, writing, and keeping accounts.

Instead of getting women from outside the area, from the educated middle class to fulfil these functions, the decision was taken to accept the help of men from working-class families, since they are known to the women, and they can help in other ways in community work. Moreover, educated women from outside are often irregular and stand apart from and outside of the community.

A woman who needs a loan comes to the committee with her request. The committee checks the number of workers she feeds, the economic condition of the family, and whether the woman will be able to pay back regularly. Once the committee is satisfied on these counts, she is asked to wait till another nine women have applied, and a group can be formed. Once she has received the loan she has to follow the savings and repayment plan outlined above. On a fixed day each month, a collector from the bank visits each centre for repayments; a worker's home thereby becomes the bank's temporary office, and business is transacted in a relaxed atmosphere.

Each member of the Mandal pays a monthly contribution of Rs 1/- to cover administrative costs and overheads. So far, Prema's house has served as the organisation's office. Since efforts to get office space from the government have so far been unsuccessful, the Mandal now proposes to buy its own premises, one third of the money coming from the women's donations and the balance from bank loans.

Impact of the Scheme

On the economic side the gains are that the women are no longer in debt to grocer-moneylenders, and are able to spend the extra income on basic necessities, or on improving their *bustee* room.

Equally important is its social impact, with participation in committee meetings, entertainment programmes, and in the bank scheme leading to greater confidence among the women. In the words of Leelatai, an Annapurna and also Vice-president of the Mandal:

Ninety-nine per cent of the women were illiterate, but now they can sign their names. Earlier they showed no motivation for education—today they are showing a desire to learn to read and write, to count and keep accounts. This is because it is related to their work and the women recognise its necessity and worth. Education is not something external, but something needed in everyday life. We are planning to start night classes soon.

Women have also started becoming more assertive within the family. Earlier, wife-beating was not uncommon. Now women say 'You can go and drink but you have no right to beat me'. Often they do not let the man back into the house. Before, if a woman behaved in this way to her husband, other women would criticise and ostracise her. Now that the women meet regularly, this sort of criticism has lessened.

Another interesting side-effect has been the women's response to the family planning programme:

The women are coming forward voluntarily to have sterilisations done. They are beginning to control their own bodies as they begin to gain more control of their lives. Another reason is that previously they could never find the time to go for an operation since it meant a month's rest which they could not afford. Now with a lump sum of money in their hands they can hire help for a month while they recuperate.

With encouragement from the Mandal and the banks, women have started to save and many have savings (of approximately Rs 200/-) in their own name for the first time in their lives. Competition between those involved in the same trade has begun to break down. Now, when a worker tries to change his eating place without paying, he is asked where he used to eat. The new Annapurna then checks whether all debts have been cleared. Cases of conflict or confusion are taken to the Mandal to be sorted out.

Conclusions

The Annapurna Mandal organisation has succeeded against heavy odds. The nature of the women's work keeps them isolated from each other, and as self-employed workers, organising within the traditional trade union structure is difficult. The fact that the women often sell services or products to members of the working class introduces an element of conflict between themselves and their worker customers.

In spite of these constraints, the experience of the Annapurna Mandal shows that it is possible to organise worker-housewives. And considering the tasks and the jobs that the Annapurnas do, an extended form of housework, it is possible that the experience could be the basis for organising housewives as *housewives*. It is essential to develop new and different forms of organisation amongst women, but these can only sustain themselves on a long-term basis if they materially benefit the women in some clear way.

From this analysis of the history of the Mandal, it is clear that two things were essential before the organisation could be born: first, a woman with both

the vision to break away from the accepted way of perceiving the problem and the courage, foresight and dedication to guide the programme through its difficulties: second, a small number of women from the community who were prepared to take a bold step.

The insistence on developing an *organisation* of women was essential in making the scheme more than just a loan-giving programme to help individual women with their problems. Essential to developing a sense of community out of the existing isolation was the idea of having groups as intermediaries between the banks and the women, of having women from the area take on all responsibilities, and of gradually expanding the women's own potential.

However, there are still many limitations to the programme: working conditions have not been improved and the Annapurnas still work day after day in smoky kitchens for long hours, without any day of rest. Once the Mandal has acquired premises, it is hoped to open a cooperative wholesale store so as to provide cheaper and already cleaned grains which would substantially reduce the women's hours of work. The organisation has yet to develop welfare schemes such as maternity benefits and health coverage, but a programme of regular health check-ups is planned once premises are obtained.

Regular holidays are still not possible, though occasionally Annapurnas do leave their homes to attend meetings, demonstrations, or entertainment

programmes, but this gives rise to complaints from the customers, who have to serve themselves: having secured fixed hours of work and regular days off for themselves, they fail to recognise the legitimacy of similar claims on the part of those who serve them. The Mandals have not been able to draw out the implication of the worker role of the Annapurnas, and the workers continue to expect them to act as surrogate housewives. An examination of the nature of housework would help to convince them that housework is *work* like any other (and should have fixed hours) and not a woman's duty. This in turn should lead to the sexual division of labour in the home being questioned.

Despite the fact that the entire organisation is made up of women, feminist issues such as the sexual division of labour, the oppression of women in the family, male domination, and the nature of women's sexuality have not been taken up. This is partly because such questions do not seem to enter the perspectives of the organisers who, it must be remembered, come from a trade union background. However, the organisation is still in its infancy—barely three years old. It is my belief that only when such forms of organisation survive over a considerable period can any mass-based women's liberation movement develop.

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