

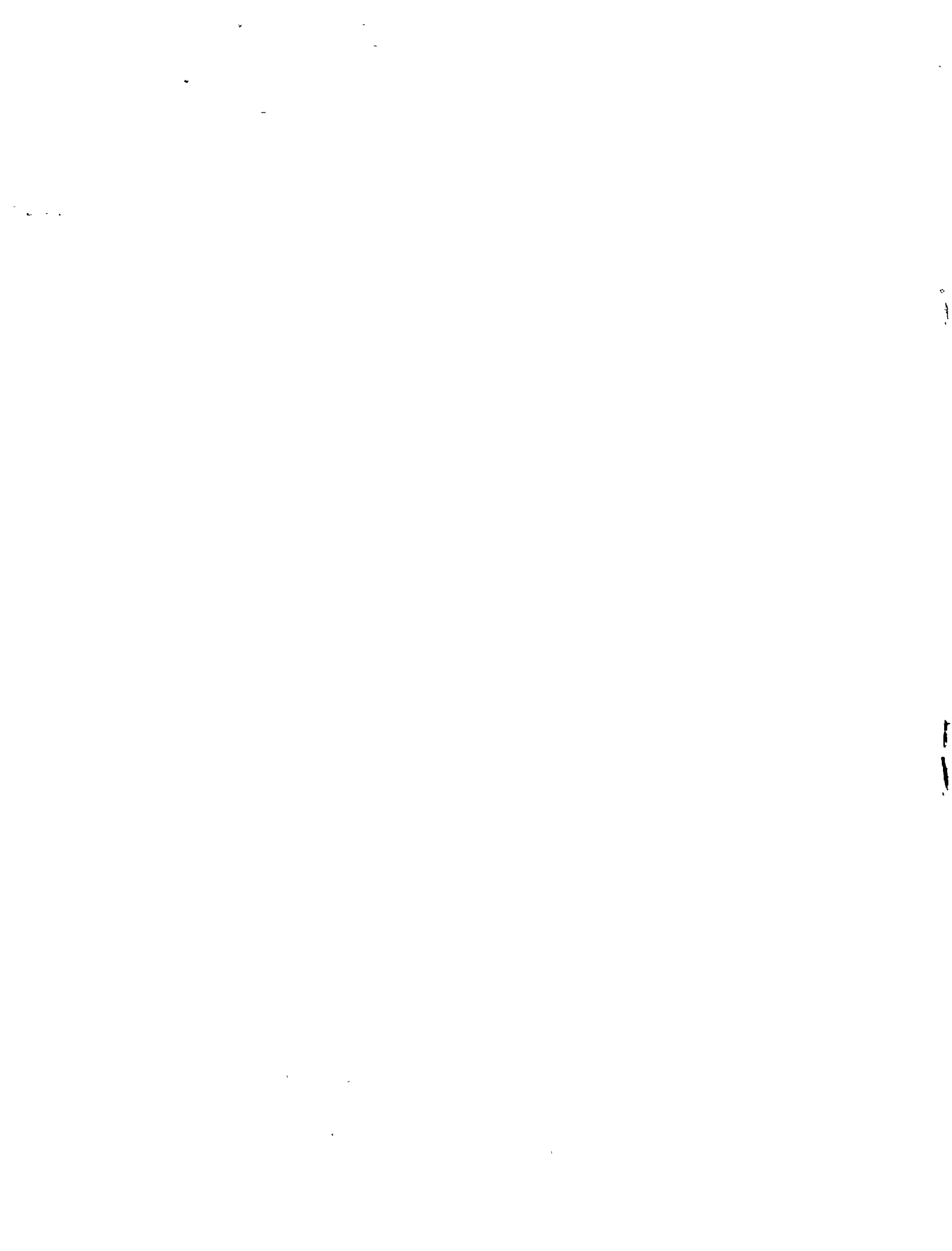
WOMEN WORK CENTRES
STORY OF FIVE YEARS
1984-1989

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ORANGI PILOT PROJECT
1-D DAULAT HOUSE
ORANGI TOWN KARACHI
NOVEMBER 1989.



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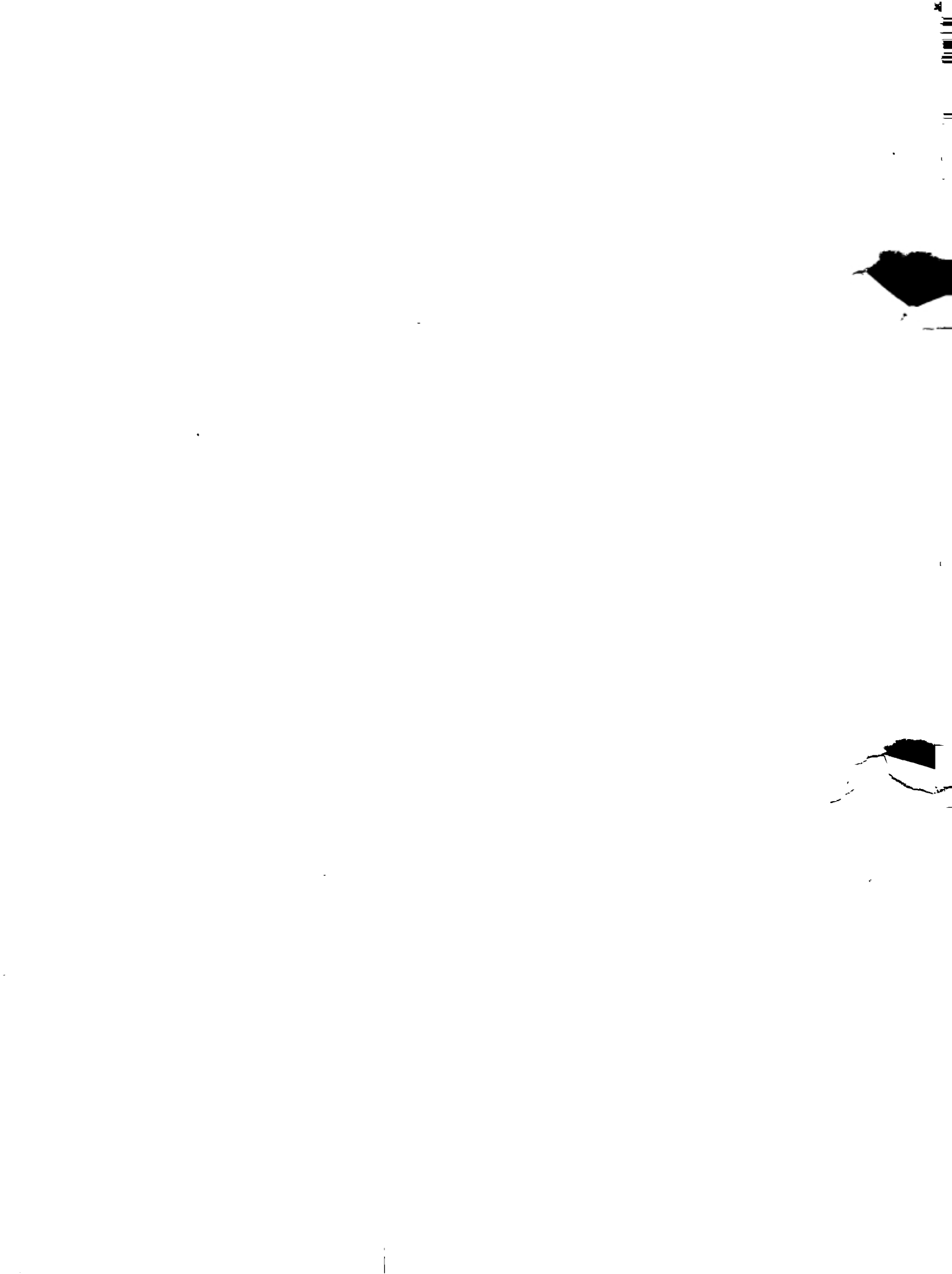
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WOMEN WORK CENTRES
STORY OF FIVE YEARS
1984-1989

AKHTER HAMEED KHAN

ORANGI PILOT PROJECT
1-D DAULAT HOUSE
ORANGI TOWN KARACHI
NOVEMBER 1989



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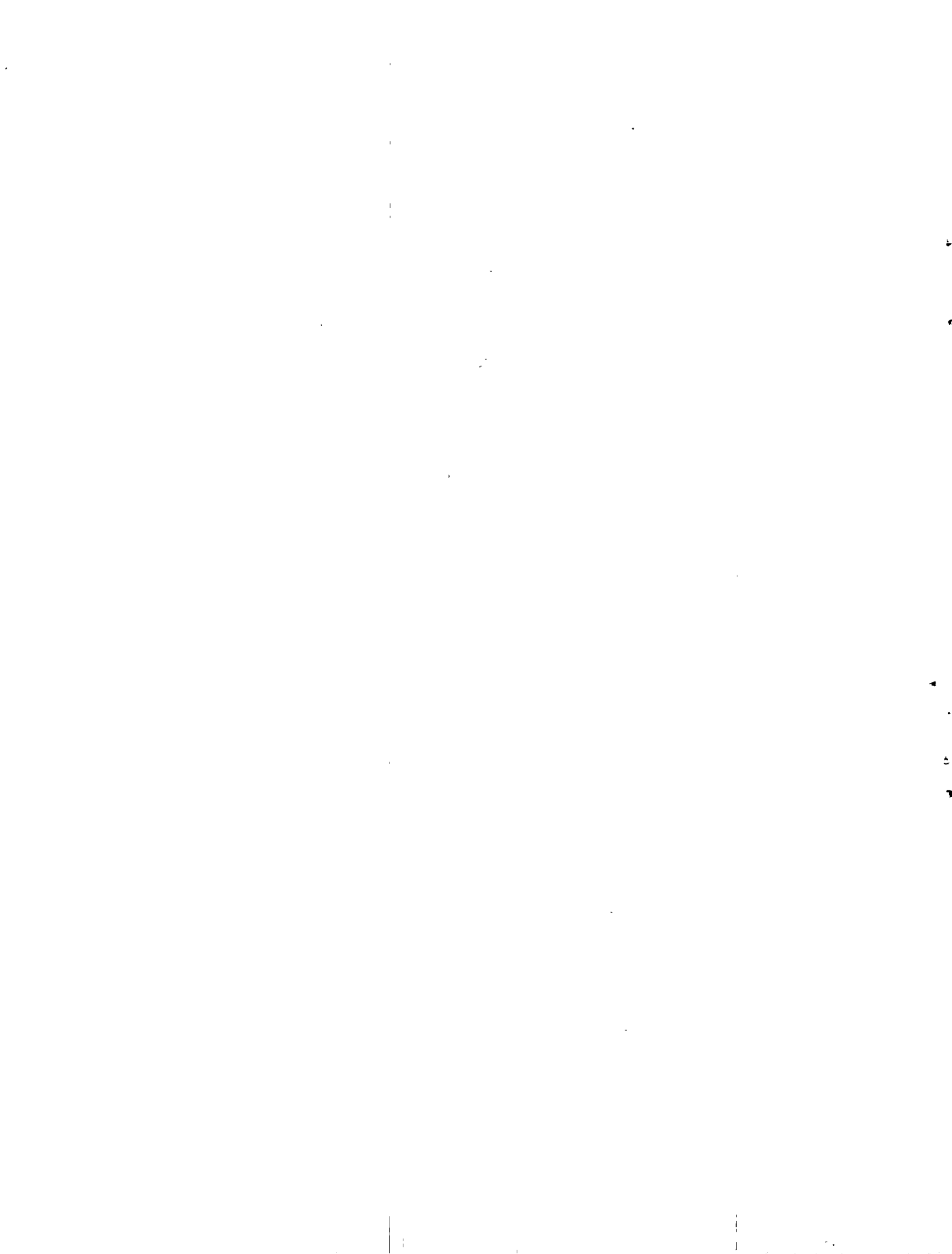
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CHAPTER 1
INTRODUCTION

1. Experience of pilot projects

I have always believed that a pilot project is the best way of studying all aspects of a problem, of testing and evaluating different approaches and, over a period of time, finding more effective solutions.

And I have been fortunate enough to be associated with pilot projects, since 1960 in rural areas, and since 1980 in Orangi, Karachi's biggest katchi abadi.

After having worked for a long time with rural and urban poorer classes, the common people, my impression is that in our country they have been strangely neglected and ignored by the professional elites.

Most of the human needs of the poorer classes are catered not by the 'departments' or the professional elites, but by the 'informal sector', an underground economy, nourished by corruption, cheap but inferior, and full of harassment. Its redeeming feature is that it is a real 'help yourselves' attempt, a real poor people's planning for themselves to supplement the illusory official planning for the poor.

2. The problem of katchi abadies

The urban crisis in Karachi has many aspects, but perhaps the most dangerous aspect is the growth of katchi abadies. At the beginning of this decade, according to KDA estimates, there were 362 katchi abadies (unauthorised settlements) in Karachi. Now there are more than 450, and most probably in the coming years there would be many more.

The emergence of katchi abadies is caused by powerful economic and social trends, which first appeared with the industrial revolution, and are now moulding the developing countries in Asia or Latin America. It is a problem whose magnitude has grown with each decade in Pakistan.

3. From bull dozing to upgrading

At first our planners thought that they could get rid of the katchi abadies by bull-dozing them and settling the squatt-

ers in official colonies like Korangi and Landhi. But the number of squatters grew enormous and the capacity to build colonies dwindled. Moreover the squatters acquired political clout on account of their numbers. While most of them could not be settled in official colonies, neither could they be bull-dozed with impunity. Bowing to the doctrine of necessity katchi abadies were to be regularised and upgraded: our planners had to follow international precedents.

4. The dilemma of upgrading

Upgrading means providing the same facilities to the katchi abadies as are provided to the affluent quarters of the city - roads, piped water, electricity, and above all sanitation and underground sewerage.

Upgrading is necessary and urgent for many reasons: first, of course, is the humane reason, the imperative of social justice. Secondly, as international experience has shown, it is dangerous to have large and neglected slums, which may become the breeding ground for class conflicts. The early immigrants may be docile, but their children become militant.

However, the conventional cost of civic facilities is quite high, specially of underground sewerage. Official or commercial agencies can recover this high cost from affluent customers, but cannot do so from low income squatters.

The hope of optimistic planners to upgrade katchi abadies with foreign loans ignores the fact that the beneficiaries cannot repay the cost.

5. The katchi abadi of Orangi

Settlement in Orangi began in 1965. After 1972 it grew rapidly, at present extending over seven thousand acres, and housing approximately one hundred thousand families. It is still growing. The settlers bought land from dalals (touts), and built houses without any government help.

The majority belong to the lower classes - labourers, skilled workers, artisans, shopkeepers, vendors, clerks, etc. There is a sprinkling of middle class entrepreneurs. Sample surveys indicate that the average monthly family income is around one thousand rupees.

The population includes Mohajirs (old immigrants from India), Biharis (Urdu speaking immigrants from East Pakistan - now Bangladesh), Pathan immigrants from the northern areas, immigrants from Punjab, and local Baluchis and Sindhis.

6. Economic and political structure

Familiarity with Orangi reveals that a population as large as that of Gujranwala or Colombo, receives scanty services from official agencies.

The people of Orangi depend mainly on "informal" (often underground) sources. Land is obtained through dalals; credit, material and advice for housing is obtained from thallawalas (block manufacturers). Self supporting private schools and coaching centers teach their children; private doctors and quacks (physical and spiritual) treat their ailments. They continuously resort to the black market and the bribe market for business facilities or welfare amenities or escape from harassment.

That this huge informal sector and its black market is many times the size of the formal or official sector indicates the weakness of government planning for the poor.

At the same time it indicates the vitality of the poor themselves and their skill in the art of survival.

Besides their vitality is demonstrated by the presence everywhere of "anjumans" and "associations" lobbying ceaselessly, presenting claims and guarding gains.

It is further demonstrated by the growing consciousness, especially among the new generation, of their collective vote power and street power.

7. Orangi Pilot Project (OPP)

OPP as an NGO was sponsored by the BCCI (Bank of Credit and Commerce International) Foundation in April 1980. Since 1983 the Foundation is giving a generous annual grant of two million rupees.

Since 1984 OPP has also received help, in small amounts, from other donors - Population Division (through NGO Council), Canadian Embassy, Aga Khan Foundation, NDFC, CEBEMO, Women Division, Swiss Embassy and Federal Bank of Cooperatives.

OPP publishes a quarterly progress report in English and Urdu bulletins, which contain financial statements and quarterly and cumulative tables of work. Besides numerous monographs and case studies are also published.

OPP considers itself a research institution. Its objective is first to analyse outstanding problems of Orangi and then by prolonged action research and extension education, discover better solutions.

OPP itself does not construct sewerage lines or set up welfare clinics or schools or industrial homes etc. It promotes self-finance and self-management. By means of research and extension it tries to change attitudes so that the practice of cooperative action may grow among the Orangi residents.

OPP is very fortunate, thanks to BCCI Foundation and other donors, in possessing funds and staff as well as the autonomy for innovative research, and experimentation.

Since 1980 the following action research programs have developed models of community participation and management :

1. Sanitation & housing (started 1982)
2. Basic health education & family planning (1985)
3. Women work centres (1984)
4. Education project (1986)
5. Economic program for family enterprises (1987)

8. Case study of Women Work Centres Program (WWC)

Women Work Centres Program was started in 1984 and after five years of intensive action research is now self managed and self financed.

We were aware of the importance of promoting Economic programs. But our first effort to rehabilitate Benarasi weavers, or other artisans were miserable failures on account of our ignorance of Orangi conditions.

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The sanitation program made us familiar with Orangi's social and psychological factors. In 1984 we decided once more to start model building research in the economic field.

This time we began cautiously with market surveys.

We realised that the traditional patriarchal pattern of exclusive dependence on the earning of the father was being shattered by the rising cost of living, uncertain employment etc. In Orangi wives and daughters were being forced to work in order to supplement family income.

In fact we found that Orangi was the biggest pool of cheap women and child labour in Karachi and thousands of them were already engaged in some kind of "gainful employment". But the terms and conditions of work were extremely onerous.

We studied the social welfare "Industrial Homes" and "Training Centres" and saw their limitations.

We came to the conclusion that instead of introducing new crafts or teaching new arts we should first assist those already working, and teach them to protect their interests and upgrade their productive and managerial skills, through cooperative grouping.

9. The stitchers of Orangi

The numbers and categories of depressed women and child workers are very large indeed. The problem is vast. At first only one group could be chosen.

We selected the largest category, viz: the stitchers. Several hundred Orangi women are earning a little money with their sewing machines - the majority doing simple stitching for contractors.

Large quantities of cheap cloth goods like shopping bags, yellow dusters, kitchen towels etc are exported from Karachi to Europe and America.

The exporters engage contractors who employ women workers and their children.

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We could not find out the exporters margin of profit. But we found that the Orangi contractors were keeping upto 50% out of the exporters wage for themselves.

The contractors were not only giving unjustly low wages to the helpless women but also cheating them in other ways and sometimes even harassing them sexually.

10. How to help the stitchers - support organisation

After the survey research OPP action research explored ways and means of helping the stitchers, evidently the poorest and most distressed section of Orangi.

A central supporting institution was set up - now registered as Orangi Trust.

It assumed the contractors functions (without the contractors profit) - to procure orders from exporters, to distribute the work, to ensure quality and punctuality, and to collect payment after delivery.

It set up "Work Centres" equipped with both simple sewing and industrial machines.

It arranged the training of workers as well as supervisors and managers from among the stitchers.

It obtained donations for the equipment of the Centres and for distribution of sewing machines to indigent stitchers.

11. How to help the stitchers - Women Work Centres (WWC)

For organising, training and servicing the stitchers "Women Work Centres" were set up.

They were quite different from "Industrial Homes".

A WWC was managed by a family. It was located in their home. The supporting institution, OPP did not pay any salary or rent. From the beginning the aim was to make the WWC self supporting.

OPP brought exporters assignments to the Centre which was allowed to charge a small commission for overheads and supervision.

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OPF insisted that the managing family's main income should come not from the commission but from wages earned by the members of the family work on the machines.

A Work Centre was equipped with some industrial machines, and some sewing machines for 10 to 15 workers.

However, the more important functions of the Centre were distribution, collection, checking, finishing and packing of exporters orders. It was also, in the truest sense, a "learning by doing" training place.

Stitchers from the neighbourhood come to the Centres for receiving and delivering assignments which they completed in their homes at their leisure.

Thus they were saved from much inconvenience and harassment. OPF staff regularly examined the Centre's accounts and the payment cards of the stitchers every week to ensure that they got a full and honest share of the exporters wage.

Frequent meetings of the stitchers were held for health education and general information.

12. Story of five years of struggle and growth of WWC Program

Based on our quarterly progress reports (18th to 39th), we relate the story of five years struggle and growth of WWC program. The second chapter summarises the objectives, the approach, the initial difficulties and frustrations. The third chapter gives the highlights of consolidation and expansion, along with the lingering problems during the second and third years. The fourth chapter describes the push towards autonomy in the fourth and fifth years, and the fruits of persistence. The final chapter outlines the present position of the completely autonomous and solvent WWC.

CHAPTER 2
THE FIRST YEAR
OBJECTIVES, APPROACH & DIFFICULTIES

1. Research findings

Four months of investigation provided the following insights in respect of a supplementary income program for needy women :-

(a) Karachi has become a big centre for the garment industry. One segment of this industry is sophisticated and mechanised, producing articles like shirts, jeans, etc for export. Such factories employ a small number of female workers but do not depend on piece work in homes.

The other segment produces large number of items like yellow dusters, kitchen towels, shopping bags, bedsheets, pillow cases, etc. For these items contractors are engaged who in their turn employ part time home workers.

(b) There were dozens of contractors who brought piece work from the exporters and distributed it to a large number of Orangi women, collected the finished work and paid the wages on piece basis.

(c) Wages were quite low and for the part time women workers; they were further depressed because

- * the contractor kept a big percentage (often upto 50%) for himself out of the exporters rate,

- * the contractor took a big cut for the additional work (like cutting, packing etc) which cannot be done in individual homes,

- * the home workers were also cheated in the calculation of wages, by various kinds of unfair deductions.

- * and some of them were even harassed sexually.

(d) When OPP contacted the exporters and they insisted that in order to get work from them, OPP should be in the same position as a contractor. Its WWC should be equipped like a contractors workshop to ensure punctuality and quality of production.

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2. Two level structure

In the light of our research we came to the conclusion that in order to help the stitchers, to get them regular work, and ensure fair wages a two level structure should be designed :

* A supporting structure which will perform the functions of a contractor, not for profiteering, but for serving the interests of the stitchers.

* A work centre, managed by a family, which would gather the stitchers of the neighbourhood, train and supervise them, receive and distribute the work and wages, to check quality and punctuality, and thus acquire the good will of exporters.

From the very beginning it was assumed that the Work Centres will be self supporting. Therefore only the staff of the supporting structure were paid salaries, while the organisers of the Work Centres or the stitchers, were not put on OPP's payroll. They maintained themselves on the wages they earned.

Our WWC were different from the conventional "Industrial Homes", in being self supporting and in being free from the hazards of marketing their products.

It was of course clear that at the initial stage subsidies were needed for :

- (a) the supporting structure
- (b) the machinery and equipment of the centres
- (c) advances for wages to the centres
- (d) losses caused by the initial lack of skill and care

3. Early difficulties and losses

(a) We thought that if OPP could procure work from the exporters, and start WWC, the stitchers would get better and regular wages. Accordingly a full time manager and an assistant manager was appointed in March 1984 and a vehicle was purchased for transport. Our first manager, Ms Zarin Majeed, displayed great ability in researching and starting the WWC Program.

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(b) A grant of Rs 1,60,000 was obtained from the Canadian Embassy for purchase of machines and equipment for the centres, and seven centres were set up in 1984.

(c) Our number one problem in the first year was lack of orders ; the second difficulty was poor quality and irregularity of the stitchers work. Large and steady orders could not be obtained; and even when orders were available, production was slow and could not be expanded quickly. It was a vicious circle : the workers scattered when there was no work ; to get them together again required considerable time, which caused delay in completing new orders ;

(d) To ensure quality and punctuality was not easy : new stitchers were inclined to be both tardy and slovenly. At the same time there was continuous grumbling about wages. There was neither loyalty to the supporting institution nor work discipline.

(e) OPP at first could not secure work orders from the exporters and was forced to become a subcontractor and was repeatedly cheated by some parties.

(f) The first year was a period of frustration and loss: frustration caused by failure to obtain adequate orders, loss caused by faulty work of the stitchers and cheating of contractors. We were not encouraged by the grumbling , the lack of loyalty and the demand for doles.

However we endured the frustration as unavoidable under Orangi conditions and bore the losses with the help of generous donors.

4. Canvassing for orders

Almost every day the manager and her assistant went out to plead with exporters and contractors. Several influential persons, who were reputed to be well wishers of the poor, were solicited to use their influence and get some orders for the WWC. The influence was either not used or was disregarded by the exporters.

We expected good results from publicity in the press or from speeches to Rotary and Lions Clubs. We were surely encouraged by favourable reports about our WWC in our most prestigious paper, "Dawn". But obviously the exporters were not at all

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all impressed, and we had to continue our door to door canvassing.

Finally we understood that the law of the market is like the law of the jungle and we must follow it faithfully.

Not depending on kind hearted VIPs and newspapers we must solicit the exporters and seek their good will by offering lower rates, good quality and punctual delivery.

5. Managing production

The set-backs and losses of the first six months convinced us that the future existence of the WWC depended not on favours but on competition.

The smallness and irregularity of work orders made the task of efficient production very difficult. Workers scattered during the idle period and had to be collected again and again. The credibility of the WWC suffered - three of them collapsed. The remaining had to be sustained at heavy cost.

It was a paradoxical situation: while OPP received many requests for more centres from poor stitchers, it could not keep the existing centres busy.

We learnt that we were too optimistic in believing that we can large orders would be obtained quickly many new centres started.

We learnt that the real job of the support staff was to create groups of loyal and trained workers who would satisfy the exporters by quality and punctuality and competitive wages.

The frustrations and losses of the first year taught us the valuable lesson that both procurement of orders and management of production are highly skilful tasks which require costly and persistent efforts.

Fortunately we possessed the determination to persist, and our determination was backed by funds and staff.

6. The First Centres

Here is a list of the Women Work Centres started in the first year - March 1984 - March 1985, and wages earned by them till Dec 1985.

| CENTER | START | CUMULATIVE WAGES | DEFUNCT |
|--------------------|---------|------------------|---------|
| 1. SEC. 5/ZAHIDA | MAR. 84 | 117279 | |
| 2. SEC. 14/AFZAL | MAR. 84 | 6431 | AUG. 84 |
| 3. HARYANA/HUSAIN | APR. 84 | 372 | MAY. 84 |
| 4. MUJ. COL/ATIYA | JUL. 84 | 34529 | |
| 5. HANIFBAD/HAFIZ | JUL. 84 | 192 | SEP. 84 |
| 6. BIJNGR/I FATMA | JUL. 84 | 12948 | |
| 7. MUJ. COL/SOHAIL | JAN/85 | 153162 | |
| 8. BEN. COL/GHANI | MAR. 85 | 77390 | |
| 9. SEC. 1/AKHTER | MAR. 85 | 31573 | SEP. 85 |
| 10. BOARD/ZARIN | MAR. 85 | 30437 | SEP. 85 |

Half of the ten centres became defunct and half of them are flourishing till today (Sep/89). The first three of the defunct centre never really got going, which shows our ineptness in starting them.

We made considerable investment in setting up the first centre, providing not only the machines, but also other equipment and fixtures. Other centres were provided with machines and smaller amounts were spent on fixtures.

As the financial statements given below will show (see para 17) the centres were kept going in the first year with advances for wages and payment of much contingent expenses.

7. Review at the end of first year

The main objective of WWC Program was to help low income families. Inflation and unemployment has made their condition extremely miserable. It is becoming almost impossible to live on the income of one breadwinner. The traditional patriarchal pattern has become nonviable. Circumstances are forcing the previously secluded women to seek gainful employment to supplement family income. Economic distress has created a large pool of cheap child and women labour. They are grossly exploited; yet they are grateful for their small earnings.

8. Inadequacy of Industrial Homes

One popular institution for helping poor women is the famous industrial home. These are established by philanthropists to teach sewing, embroidery and handicrafts. Such skills are eagerly sought and industrial homes are useful as training centres. But their scope is very limited as units of production and employment. The setting up of industrial homes does very little to safeguard or improve the condition of those women and child workers who are subjected to the tender mercies of contractors and jobbers.

9. OPP's Pilot Project

Instead of setting up Industrial Homes we decided to support women working in the garment industry. The garment industry was chosen because it employed the largest number of women, and because it was widespread in Orangi. OPP adopted the role of a contractor, but with a difference: its aim was not to make any profit for itself; its aim was to increase the share of wages for the workers themselves. OPP set up work centres in homes under family control so that, in course of time, female entrepreneurs may emerge. It also hoped, in course of time, to consolidate WWC into cooperative societies.

10. Organisation of Women Work Centres

The first step was to set up a supporting institution for the procurement of work orders. This consisted of a manager, an assistant manager and a transport vehicle. They went around canvassing exporters and contractors. The second step was to select managing families and furnish the home located centres with equipment, machines and fixtures. The third step was to ensure quality and punctuality so that good will could be created and maintained. As described above (see para 3) none of these steps was easy or painless. They required patient monitoring and involved much frustration and expense.

11. Initial difficulties

At first very few exporters were inclined to trust the parvenu OPP. All of them had their regular contractors. The fact that a non-profit institution trying to help poor women

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workers was of no consequence to these hard boiled money bags ,although they did make some sympathetic noises.

But we were persistent. We even agreed to do their work at lower rates. We could do that because we could dispense with the contractors big margin of profit.

For many months they paid us lower rates, till the reputation of our Work Centres for honesty, quality and punctuality was established and even the contractors began to resort to them in emergencies.

Great persistence was needed to teach the discipline of quality and punctuality. Female managers of the WWC played a crucial role in imposing this discipline : they gave limitless attention to the training and supervision of their stitchers, and intimate personal relationship made possible the acceptance of strict discipline.

12. Role of Industrial machines

After several frustrating months a new insight was gained with regard to the relative importance of sewing machines. Like the founders of industrial homes, we too had imagined that the conventional sewing machine will sustain the WWC Program.

However, we learnt that in the competitive commercial market, which requires mass production and high speed, special-ised industrial machines rather than the simple sewing machines occupy the central position. Simple sewing machines can supplement and support the work of the special-ised machines, but cannot serve as competitive substitutes.

If our WWC wanted to produce for the big commercial market ,specially the export market, they must be equipped with a sufficient number of industrial machines along with the simple sewing machines.

The Rs 1,60,000 Canadian Embassy grant enabled us to buy industrial machines and get into the mainstream of commercial production. Otherwise our WWC too, like the industrial homes, would have suffered from the limitations of retail marketing.

13. Getting established

By the end of one year the initial difficulties were at least partially overcome : some discipline of quality control and punctual delivery was accepted, the goodwill of some exporters and big contractors was acquired, and groups of skilled stitchers and supervisors began to take shape. We thought that the program was ready to expand.

In quick succession three new centres were started. Then came a fearful test : in April riots engulfed Orangi; curfew was imposed for long periods of time. Although there was a lull in May, curfew was once again imposed and normal activities were cut off.

In June the holy fasts of Ramzan and later the eid festival caused ritual suspension of work.

The support and resources of OPP and the poor stitchers will to survive, saved the program from disintegration.

14. Machines at the centres

All the WWC were equipped with industrial as well as simple sewing machines. Three centres had cutting machines, five had juki and overlock machines, one centre had a baling press. Between themselves the WWC had fifty simple sewing machines, fifteen overlock and six juki machines.

This large investment in the first year, which gave competitive strength to the work centres, was made with the funds from Canadian Embassy. As we will see in the next chapter more investment was needed and the Embassy gave another grant of Rs 3,00,000 in the second year. Without these grants OPP would have been greatly handicapped and the WWC would not have become competitive, and consequently could not have been sustained or expanded.

15. Workers

The cutting machines were operated only by male workers. But Orangi women soon learnt, for the first time, to operate the overlock and juki machines at the centres.

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The operation of these machines requires both skill and stamina; a good operator can easily earn more than fifty rupees per shift. The machines are generally run in two shifts. One overlock machines thus can provide employment for two operators and two 'cropping' assistants. Sewing machines at the centre can also be operated in shifts for the convenience of part time women workers.

Thus with 18 industrial machines the seven centres, at the end of the year, had the capacity, if orders were available, to provide employment to 42 highly paid skilled operators, and 42 unskilled assistants, while the 50 sewing machines could employ 100 stitchers.

Major portion of the work has come from the following type of work :-

shopping bags, aprons, kitchen towels, dusters, bedsheets, pillow cases.

With improvement in quality and the assurance of punctual delivery the exporters agreed to raise the wage rates for the WWC. For example while the stitching rate for shopping bags was Rs 22 per hundred in the beginning, at the end of the year rose to Rs 30.

16. Suppliers

The mainspring of WWC Program was the procurement of orders. Almost everyday several hours were spent in contacting parties and canvassing for orders, or delivering the finished work for checking by the party's supervisor.

During the first year out of the many exporters, contractors and brokers visited by the supporting staff, 21 consented to patronise the WWC (10 contractors, 9 exporters and 2 brokers).

At the end of the year confirmed orders of Rs 60,000 per month were available while the productive capacity of the centres was Rs 50,000 per month. But the capacity could be increased quickly.

17. Supporting expenditure and investment in the first year

SUPPORT ORG

| | |
|-------------|-------|
| MANAGER | 23920 |
| SAMPLES | 2169 |
| MEETINGS | 2694 |
| ALLOWANCES | 3856 |
| MISCEL | 4406 |
| CENTRE/CONT | 6015 |
| ===== | |
| TOTAL | 43060 |

INVESTMENT Y84-85

| | |
|-------------|--------|
| MACHINES | 254455 |
| FIXTURES | 31514 |
| MAINTENANCE | |
| ADVANCES | 62574 |
| ===== | |
| TOTAL | 348543 |

ABSTRACT

| | |
|-------------|--------|
| SUPPORT ORG | 43060 |
| INVESTMENT | 348543 |
| ===== | |
| TOTAL | 391603 |

RECEIPTS

| | |
|--------------|--------|
| OTHER DONORS | Y84-85 |
|--------------|--------|

CANADIAN EMB 160000

Thus from March 1984 to 31 May 1985 the total expenditure on WWC Program was Rs 3,91,603. (see above).

As a result 7 WWC got established with a capacity to earn Rs 50,000 per month in wages for 42 skilled, 42 unskilled, and 100 semi skilled workers (see para 14).

18. Wages earned during the first year

From March 1984 to 31 May 1985 the WWC earned the following amount in wages (see para 16):

| | Y-84 | Y-85 |
|-----------|-------|--------|
| JANUARY | | 9491 |
| FEBRUARY | | 6560 |
| MARCH | 2736 | 12902 |
| APRIL | 3845 | 23147 |
| MAY | 2977 | 41845 |
| JUNE | 2172 | |
| JULY | 3864 | |
| AUGUST | 5109 | |
| SEPTEMBER | 2969 | |
| OCTOBER | 5646 | |
| NOVEMBER | 5578 | |
| DECEMBER | 5719 | |
| ===== | | |
| TOTAL | 40615 | 93945 |
| CUMULATIV | 40615 | 134540 |

We felt quite frustrated during the first year, but in retrospect it seems the Program did not do too badly. DPP's primary concern was to develop, through research, organisational models which would improve the condition of low income areas. After one year of intensive action research the WWC Program began to teach us how to support women workers engaged in the garment industry.

The Support Organisation learnt
procurement and delivery of work orders
setting up family managed work centres
training and supervision of centre organisers
maintenance

The Work Centre organisers learnt
management of centres
training and supervision of stitchers
the discipline of quality control and punctual delivery
familiarity with exporters requirement
maintenance of machines and fixtures

Much remained to be learnt as will appear from the next chapters, but a good foundation was laid in the first year.

CHAPTER 3
THE SECOND AND THIRD YEAR OF WWC PROGRAM
CONSOLIDATION AND EXPANSION

1. Consolidation and expansion

In the second and third year the WWC Program consolidated itself and expanded, but not without difficulties and problems.

There were problems with the stitchers and the exporters.

Above all there was the scourge of riots and curfews. In December 1986 Orangi was the scene of unprecedented massacres and arson. Ethnic tensions took alarming proportions.

How these problems were faced is described in this chapter, which like the previous chapter, is based on the quarterly progress reports and audited accounts.

2. Generous donors

Generous donors enabled OPF to undertake risky experiments, make heavy investments in equipments and training, bear large losses, and persist in social and managerial education.

Chief among the donors was BCCI Foundation. Their annual grant was the basis of all our efforts. The support structure for WWC was financed almost entirely from BCCI funds.

The capital for machines and fixtures was provided by the Canadian Embassy grants of Rs 1,60,000 in 1985 and Rs 3,00,000 in 1986.

In 1985 Aga Khan Foundation gave a grant of Rs 1,03,000, -(Rs 75,000 for a vehicle and Rs 38,000 for its operation). The vehicle further strengthened our capacity to keep the WWC supplied with orders.

Thanks to the generosity of donors the program had enough resources for servicing existing centres as well as for setting up new ones.

3. Progress of Women work centres -1984-87

| CENTER | START | CUMULATIVE WAGES | DEFUNCT | DATE |
|--------------------|---------|------------------|---------|---------|
| 1. SEC. 5/ZAHIDA | MAR. 84 | 139258 | | |
| 2. SEC. 14. AFZAL | MAR. 84 | 6431 | 6431 | AUG. 84 |
| 3. HARYANA/HUSAIN | APR. 84 | 372 | 372 | MAY. 84 |
| 4. MUJ. COL/ATIYA | JUL. 84 | 124657 | | |
| 5. HAFABAD/HAFIZ | JUL. 84 | 192 | 192 | SEP. 84 |
| 6. BJNAR/I FATMA | JUL. 84 | 41953 | | |
| 7. MUJ. COL/SOHAIL | JAN/85 | 253753 | | |
| 8. BEN. COL/GHANI | MAR. 85 | 177709 | | |
| 9. SEC. 1A/AKHTER | MAR. 85 | 39537 | 39537 | SEP. 85 |
| 10. BARBOARD/ZARIN | MAR. 85 | 30437 | 30437 | SEP. 85 |
| 11. HAFABD/RAMZAN | DEC. 85 | 686568 | | |
| 12. ALG. COL/RAQIM | APR. 86 | 33162 | 33162 | DEC. 86 |
| 13. SEC. 5/SHARIF | JUL. 86 | 36486 | 36486 | JUN. 87 |
| 14. ALSADAF/HANIF | JUL. 86 | 48556 | | |
| 15. SEC. 10/FAHMID | OCT. 86 | 76599 | 76599 | SEP. 87 |
| 16. SEC. 11/NHUDA | OCT. 86 | 14330 | | |
| 17. SEC. 14/YUSUF | DEC. 86 | | | |

7 new centres were opened (11 to 17) while 3 centres (9,10,12) closed in the period Dec 85 --Dec 86. Centre 12 in Aligarh Colony was burnt down during the riots.

4. Collaboration with contractors - bitter experience

OPP decided to disassociate itself from centre 9 and 10 at Sec 1A and Baraboard. At these centres work was being done in collaboration with contractors. They were found to be unreliable. After this experience it was decided that in future such collaboration should be avoided, as the private contractors were so keen on making large profits that they tried to cheat OPP, the women stitchers and the exporters. Henceforth OPP should confine its support to family based work centres.

5. Economy of Women Work Centres

The surviving centres proved themselves to be economical units. In the first place their overhead expenditures were quite low : rent was saved by location in the family residence. The whole family participated in production and supervision. Most workers were close neighbours. Work hours were conveniently flexible. Sometime work continued till late in the night.

The centre managed by a committed family for its own benefit and for the benefit of neighbours is a good model to duplicate. It is also far more congenial to the segregated muslim women than the factory or the contractors workshops. We hoped that WWC serving close neighbours will smooth the way for women consumer cooperative societies.

The Women work Centres were helping the weakest and poorest section of our society. Enquiries showed that where the contractors were previously paying Rs 15 to the stitchers the centres paid Rs 20.

Case studies published in our urdu journal, Orangi, show that some women workers at the centres were the main support of the family because the husband was unemployed or a drug addict or a chronic invalid. Others are widows. Still others wanted supplementary income to give better food or education to their six or seven or eight children.

6. Economy of support to Women Work Centres

The first WWC could not survive individually and separately. Each centre could not get work orders or negotiate properly with the exporters. OPP provided a team of managers and transport vehicles. Central support was necessary for

- * procurement of orders from exporters
- * provision of machines and fixtures
- * training and supervision
- * coordination between the centres
- * promotion of new centres

The expenditure on the support organisation was similar to the research and extension expenditure in our low cost sanitation program. It was hoped that with increase in the number of centres and the volume of their earning the proportion of support subsidy will decline until it ceased altogether.

7. Autonomous centres

In the second year three autonomous centres emerged which dealt with the exporters directly and relieved the support organisation from the burden and expense of procurement and delivery of orders (centres 7, 8, and 11). The internal management of the centres was in the hand of wives, while the husbands procured and delivered the orders. We were very

pleased with this new phenomenon. But when the riots came the autonomous centres, which did not have the full support of the central organisation, suffered more than the supported centres.

8. Three directions of expansion

As the main hurdle- the lack of large orders -was overcome, we started planning the expansion of the program in three directions :-

- * increase the scope of work in the existing centres
- * affiliate subcentres to the existing centres
- * open new centres in other sectors of Orangi

The existing centres began to increase their productive capacity by engaging more trained stitchers who were idle. They owned machines and were used to work in their leisure time.

An interesting development was first observed in centre 7 and 8 : the emergence of enterprising women leaders who took assignments from the WWC not for themselves alone, but for a group they had formed in their lane. They undertook the supervision and checking of the work done by their group. Thus subcentres were started which increased the capacity of the centre and at the same time reduced its supervisory burden.

9. Safeguarding the interest of the stitchers

Our primary concern was to improve the condition of the stitchers. However we could help them within the market frame work and not with doles and stipends. The only real safeguard for the women workers was to ensure the flow of work and wages. If work and wages stop not much else can be done.

The market situation is not an easy one for the workers. Work is seasonal and its volumes and rates are subject to the vagaries of international trade.

Besides there is cut throat competition. There is little possibility of supporting the workers indefinitely with subsidies as the handful of workers in the charitable industrial homes are supported.

The only way to safety is through competitive skill, and co-operative loyalty. In the second and third year OPP built a network of competitive centres and created a cadre of skilled workers and managers. Within this network it became possible to protect the workers from gross ill treatment at the hands of profit hungry contractors.

10. Workers categories

We began to keep accurate records of the number of workers at the centres from September 1986. Thus in October, November, December there were the following categories:-

| category | october | november | december |
|----------------|---------|----------|----------|
| cutters | 6 | 0 | 8 |
| juki operators | 20 | 11 | 10 |
| overlock "" | 6 | 0 | 0 |
| stitchers | 496 | 318 | 295 |
| packers | 22 | 12 | 17 |
| croppers | 40 | 17 | 13 |
| helpers | 20 | 17 | 13 |
| total | 610 | 383 | 366 |

(It may be noted that the fall in the number of workers in November and December was due to the riots and curfews).

The first three categories (cutters, juki and overlock operators) are highly skilled workers, earning Rs 50 or Rs 60 per day, while the last three are unskilled assistants, mostly old women and children, earning Rs 5 to Rs 10. The stitchers run sewing machines, generally in their own homes and earn Rs 15 to Rs 20.

The following table shows the monthly employment of workers from January 1987 to December 1987 :-

WORK CATEGORIES-WORKERS & WAGES - Jan-Dec 1987.

| MONTH | CUT- TER | JU- KI | OVER- LOCK | STIT- CHER | PACK- ER | CROP ER | HEL- PER | TOTAL | WAGES RS | AVER- AGE |
|-------|-------------|-----------|---------------|---------------|-------------|------------|-------------|-------|-------------|--------------|
| JAN | 2 | 15 | 0 | 449 | 10 | 22 | 13 | 511 | 74421 | 145.63 |
| FEB | 2 | 14 | 4 | 520 | 13 | 34 | 16 | 603 | 86319 | 143.14 |
| MAR | 4 | 15 | 0 | 542 | 15 | 35 | 17 | 628 | 87247 | 138.92 |
| APR | 10 | 22 | 8 | 619 | 25 | 45 | 23 | 752 | 152395 | 202.65 |
| MAY | 2 | 13 | 0 | 509 | 27 | 37 | 19 | 607 | 124039 | 204.34 |
| JUN | 4 | 13 | 0 | 551 | 11 | 40 | 24 | 643 | 119472 | 185.80 |
| JUL | 7 | 19 | 4 | 657 | 21 | 69 | 38 | 815 | 153159 | 187.92 |
| AUG | 13 | 18 | 7 | 402 | 31 | 52 | 31 | 554 | 130270 | 235.14 |
| SEP | 9 | 18 | 3 | 429 | 26 | 64 | 40 | 589 | 144883 | 245.98 |
| OCT | 12 | 25 | 5 | 527 | 42 | 61 | 39 | 711 | 206294 | 290.14 |
| NOV | 13 | 26 | 3 | 576 | 42 | 68 | 43 | 771 | 201522 | 261.37 |
| DEC | 7 | 20 | 0 | 434 | 27 | 44 | 29 | 561 | 123750 | 220.58 |
| TOTAL | 85 | 218 | 34 | 6215 | 290 | 571 | 332 | 7745 | 1603771 | 207.07 |

11. Lingerig difficulties

Though definitely less than the first year difficulties and problems remained in the second and third years.

An insidious problem was how to avoid the pitfalls of philanthropy and paternalism. There was a great hunger for doles and subsidies. OPP had proclaimed that it was not a profit making enterprise; at the same time it had neither the capacity nor the inclination to distribute doles. We had made it quite clear that our WWC were not to become like the welfare industrial homes. Unlike the industrial homes they had to become competitive and get into the mainstream commercial market, by acquiring the goodwill of the exporters through quality and punctuality. This was a hard message which met with resentment.

The second continuing difficulty was the upgrading of the workers skill. OPP was seriously handicapped by its welfare association. At first the best workers did not join the WWC. They wanted to remain loyal to their old contractors. OPP had to labour like a physiotherapist and uplift the unskilled, the weak and the unenterprising. It was not only hard work; it caused much financial loss. However gradually, in the second and third year, the complaints, grumbling and losses grew less and less.

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The third difficulty was the behaviour of our patrons, the exporters, contractors and brokers. They generally tried to offer lower rates and some of them wanted to treat the non-profit making OPP as knaves treat fools, playing tricks, delaying payments, etc. As WWC grew stronger we got rid of tricky customers, and dealt only with reliable parties.

12. Riots and curfews

Another ominous difficulty was the disturbed condition of Karachi. Orangi was a specially explosive area because here large numbers of Pathans, Mohajirs, Biharis, Punjabis, Sindhis and Balochs, lived in close proximity to each other.

After the Bushra Zaidi incident and the demolition of Sohrab Goth (October 1986) tensions mounted and culminated in the massacres and arson of December 1986. Orangi was in flames.

OPP participated to the best of its ability in repair and rehabilitation and in propagating the message of peaceful co-existence.

Undoubtedly in fratricidal riots the poorest suffer most. The earning of the Women Work Centres fell from Rs 1,15,709 in October to Rs 45,859 in December, and the number of workers fell from 610 to 388.

The presence of a support organisation was specially useful during this crisis. OPP managers and vehicles rushed during the non curfew hours to the exporters and kept the centres supplied with work. (It was a heart warming sight to see the Pathan women come to the centres for work).

The contractors who directly supplied work to Centres 7, 8, and 11 were frightened away by riots and curfews.

After the shattering economic blow there were insistent demands for more centres and machines and OPP got new grants from the Canadian Embassy, the NDFC, and the women division.

The ominous threat of riots and curfew still continues and the people of Orangi have learnt to live with it.

13. Monthly distribution of wages - 1984-87

| MONTH | Y-1984 | Y-1985 | Y-1986 | Y-1987 |
|-----------|--------|--------|---------|---------|
| JANUARY | | 9491 | 70241 | 74421 |
| FEBRUARY | | 6560 | 38056 | 86319 |
| MARCH | 2736 | 12902 | 86638 | 87247 |
| APRIL | 3845 | 23147 | 138323 | 152395 |
| MAY | 2977 | 41845 | 90925 | 124039 |
| JUNE | 2172 | 33946 | 84271 | 119472 |
| JULY | 3864 | 37025 | 76377 | 153159 |
| AUGUST | 5109 | 33735 | 97949 | 130270 |
| SEPTEMBER | 2969 | 40437 | 153741 | 144883 |
| OCTOBER | 5646 | 46463 | 115709 | 206294 |
| NOVEMBER | 5578 | 75046 | 60226 | 201522 |
| DECEMBER | 5719 | 61283 | 45859 | 123750 |
| TOTAL | 40615 | 421880 | 1058315 | 1603771 |
| CUMULATIV | 40615 | 462495 | 1520810 | 3124581 |

The above table shows at a glance the growth of the centres, from the pitifully small beginnings to respectable status. At the end of 1984 total wage earnings amounted to Rs 40,615; at the end of 1987 they amounted to Rs 16,03,771 - forty times increase. The steady rise can be seen year by year. The number and type of workers who earned these wages are shown in para 10 above.

14. Women Work Centres and wages -cumulative till Dec 87

| CENTER | START | WAGES | DEFUNCT | DATE |
|--------------------|---------|---------|---------|---------|
| 1. SEC. 5/ZAHIDA | MAR. 84 | 414364 | | |
| 2. SEC. 14, AFZAL | MAR. 84 | 6431 | 6431 | AUG. 84 |
| 3. HARYANA/HUSAIN | APR. 84 | 372 | 372 | MAY. 84 |
| 4. MUJ. COL/ATIYA | JUL. 84 | 339070 | | |
| 5. HAFABAD/HAFIZ | JUL. 84 | 192 | 192 | SEP. 84 |
| 6. BJNAR/I FATMA | JUL. 84 | 114943 | | |
| 7. MUJ. COL/SOHAIL | JAN/85 | 669361 | | |
| 8. BEN. COL/GHANI | MAR. 85 | 345925 | | |
| 9. SEC. 1A/AKHTER | MAR. 85 | 39537 | 39537 | SEP. 86 |
| 10. BBOARD/ZARIN | MAR. 85 | 30437 | 30437 | DEC. 86 |
| 11. HAFABD/RAMZAN | DEC. 85 | 385568 | | |
| 12. ALG. CO/RAQIM | APR. 86 | 33162 | 33162 | DEC. 86 |
| 13. SEC. 5/SHARIF | JUL. 86 | 36486 | 36486 | JUN. 87 |
| 14. ALSADAF/HANIF | JUL. 86 | 207215 | | |
| 15. SEC. 10/FAHMID | OCT. 86 | 76599 | 76599 | SEP. 87 |
| 16. SEC. 11/NHUDA | OCT. 86 | 319039 | | |
| 17. SEC. 14/YUSUF | DEC. 86 | 105882 | | |
| 18. SEC. 11/SARWRI | APR. 88 | | | |
| 19. SE. 10/NASEEM | DEC. 88 | | | |
| 20. SEC. 1A/SHHAB | FEB/89 | | | |
| 21. ALSADAF/HYDER | FEB-89 | | | |
| DEFUNCT CENTRES | | | | |
| TOTAL | | 3124583 | 223216 | |

As explained in (para 4/chapter 3) centre 9 & 10 were disbanded by OPP on account of its cheating by contractor partners. Centre 11 in Aligarh colony was burnt down by rioters in Dec 86. Centre 13 was surrendered by its organiser. Centre 15 was closed on account of domestic quarrels : the husband was burnt to death and the wife was arrested for murder. The other centres flourished.

15. Support expenditure and investment -1984-87

| | Y84-85 | Y85-86 | Y86-87 | TOTAL |
|-----------------------------|---------------|---------------|---------------|----------------|
| SUPPORT ORGANISATION | | | | |
| MANAGER | 23920 | 24000 | 9133 | 57053 |
| ASST MAN | | 19200 | 22000 | 41200 |
| ASST MAN | | 14400 | 14400 | 28800 |
| ASST MAN | | | 2700 | 2700 |
| DRIVER | | 13200 | 13200 | 26400 |
| SUBSTITU | | | 1326 | 1326 |
| P/O/L | | 13347 | 17020 | 30367 |
| REP/VEH | | 4600 | 4582 | 9182 |
| SAMPLES | 2169 | 2517 | | 4686 |
| MEETINGS | 2694 | | | 2694 |
| ALLOWANCES | 3856 | 4050 | | 7906 |
| MISCEL | 4406 | 7467 | 1566 | 13439 |
| CENTRE/CONT | 6015 | 6145 | | 12160 |
| TOTAL | 43060 | 108926 | 85927 | 237913 |
| INVESTMENT | | | | |
| | Y84-85 | Y85-86 | Y86-87 | Y87-88 |
| MACHINES | 254455 | 313033 | 364329 | 931817 |
| FIXTURES | 31514 | 12000 | 30963 | 74477 |
| MAINTENANCE | | 13916 | 8400 | 22316 |
| ADVANCES | 62574 | 58388 | 43516 | 164478 |
| TOTAL | 348543 | 397337 | 447208 | 1193088 |
| ABSTRACT | | | | |
| SUPPORT ORG | 43060 | 108926 | 85927 | 237913 |
| INVESTMENT | 348543 | 397337 | 447208 | 1193088 |
| TOTAL | 391603 | 506263 | 533135 | 1431001 |
| RECEIPTS | | | | |
| | Y84-85 | Y85-86 | Y86-87 | Y87-88 |
| OTHER DONORS | | | | |
| CANADIAN EMB | 160000 | 300000 | | 460000 |
| AGA KHAN F | | 103000 | 28000 | 131000 |
| NDFC | | 150000 | 450000 | 600000 |
| CEBEMO | | | 80000 | 80000 |
| WOM. DI. GRANT | | | 60000 | 60000 |
| TOTAL | 160000 | 553000 | 618000 | 1331000 |

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At the end of the third year we can make the following cost benefit calculation :

| | |
|-------------------------|--------------|
| cost | |
| support org expenditure | Rs 2,37,913 |
| investment | Rs 11,93,088 |
| ----- | |
| total | Rs 14,31,001 |

| | |
|--|--------------|
| benefit | |
| wages earned by centres (para 14) | Rs 31,24,587 |
| number of workers employed in 1987-(para 10)-7745 = 645 per month | |

CHAPTER 4 FOURTH AND FIFTH YEAR PUSH TOWARDS AUTONOMY

1. "Weaning"

By the fourth year the Women Work Centres became competitive wage earners. They had plenty of orders from exporters who were reliable pay masters. The managers of the centres had learnt to supervise the stitchers strictly ; losses due to defective work had been reduced.

In the fourth year we began to push the centres towards full autonomy, financial and managerial. We explained to them that now that they were strong enough to carry their burdens on their own shoulders, they should no longer depend on OPP's support, and they should not demand that OPP should subsidise them for ever.

We suggested that they should form a managing committee, hold frequent meetings, and take over the functions of the support organisation.

The curtailment of support and subsidies, or the assumption of full financial and managerial responsibility, was not welcomed gladly. It went against our feudal traditions of dependence on a patron. At first the WWC resisted the push towards responsibility as a child resists weaning.

With the same persistence with which we had trained and helped the Women Work Centres in the first three years, we kept in the fourth and fifth year pushing them towards independence.

nce, till in the sixth year the support organisation was disbanded and all subsidies disappeared.

2. Steps towards full autonomy

1. Formation of the managing committee of WWC and decision to register the WWC as cooperative society. (jan 1988).
2. Losses to be paid by WWC not by OPP. (dec 87)
3. Transport cost to be paid by WWC, not by OPP. (jan 88).
4. Payment of instalments for machines supplied to WWC by OPP. (Jan 88).
5. Repayment in instalments of advances made to WWC. (jun 88).
6. Decision to wind up the support organisation. (june 89).
7. Assumption of credit support by Orangi Trust (june 88).

Every one of these important decision was taken after prolonged discussions and full agreement with the managing committee of the WWC.

3. Need for cooperative grouping

OPP's support organisation had performed important functions

:-

- * it had brought the stitchers together
- * it had trained supervisors and managers
- * it had provided investment capital
- * it had procured and delivered orders
- * it had provided supervision and coordination
- * it had born losses and given subsidies

These functions sustained the WWC and made them strong and solvent. Without the support organisation the WWC would not have emerged or survived.

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Now the WWC were strong enough not to need subsidies. But they still needed a central organisation to keep them united, and coordinate their activities. We tried to convince the managers of the WWC of this need - the need for cooperation among the weak to make them strong.

The social climate in our country, which promotes both dependence and anarchy, is not favourable for cooperative grouping.

The family managers of the WWC heard our advice with reluctance and surprise. However, they accepted it to the extent of letting us disband the support organisation, and forming themselves into a cooperative society. We do not know the future prospects of the WWC society in our hostile climate. But in the meanwhile OFP and the Orangi Trust will continue to propagate the message of cooperative grouping.

4. No more subsidy for losses

For the establishment of WWC not only much investment had to be made in machines and training, losses caused by defective work had also to be covered.

Fortunately as skill improved the losses declined. Still the centres had a deplorable inclination to present loss bills to OFP rather than to the stitchers.

After the third year we firmly declined to pay the price of their negligence. After three years they must learn to be responsible.

The last bill for loss (Rs 6,876) was paid in June 88 - a loss caused not by negligence but by riots and curfew. After that we never entertained another bill in spite of complaints about our hard heartedness.

5. Payment for transport

Fetching consignments from the exporters godowns and taking them back almost every day was quite costly. The support organisation maintained two vehicles whose annual expenditure (salary of drivers, pol, servicing and repair) came to about thirty thousand rupees per vehicle.

From January 1988 the WWC agreed to pay transport charges which covered only part of the expenditure.

In January 1989 the two drivers purchased the vehicles and contracted with the centres as carriers. OPP agreed to pay their salaries till December 1989 to help them get established as carriers.

Some WWC took loans for purchasing motor cycles for transportation.

6. Payment of instalments for machines

WWC had been equipped with machines and equipment under an agreement which allowed the WWC to use the machines but retained OPP's ownership was. WWC could not sell or misuse OPP machines.

OPP had to spend on the maintenance of these machines

| | |
|----------|---------|
| Rs 13916 | in 1985 |
| Rs 8400 | in 1986 |
| Rs 7025 | in 1987 |

In 1988 the WWC agreed to pay the cost of maintenance themselves.

It was further agreed that the WWC should purchase the machines and become owners. The machines were sold to the WWC at book value calculated by the auditors after deducting depreciation. It came to Rs 5,52,691 for the old machines and 1,35,880 for the new machines.

To pay for the ownership of the machines was the hardest decision made by WWC. They would have preferred to get every thing free - machines, fixtures, maintenance, advances, transport, as had been done in the first three years. We argued with them that after three years they were not empty handed destitutes. They were solvent parties and they should behave like solvent parties.

We told them that the instalments would create a revolving fund which would be used for setting up more centres or for giving loans to the existing centres. The negotiations lingered for several weeks. Finally the managing committee agreed and fixed the number of instalments with common consent.

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From June 1988 the WWC began to pay their instalments for machines. They were not regular, and defaulted frequently. OPP complained to the managing committee. Amounts of instalments were further reduced at their request. Till October 1989 the following amounts have been received :-

| machines | price | recovery |
|----------|----------|----------|
| old | 5,52,691 | 1,16,555 |
| new | 1,35,880 | 90,491 |
| ----- | | |
| total | 6,81,571 | 2,07,016 |

The recovery in less than 2 years of nearly 1/3 of the total long term loan indicates that WWC are loyal clients. However as social workers in Orangi we were not surprised when we heard that one of the WWC thought that OPP was cheating it by fixing instalments for machines which the donors intended to be free gifts.

We explained to the angry centre and to the managing committee that the donors had been duly informed and they had expressed their happiness at the conversion of their donations into revolving funds for permanent benefit of Orangi stitchers.

7. Repayment of advances

The following advances had been given to WWC:-

| 1984-85 | 1985-86 | 1986-87 | 1987-88 | total |
|---------|---------|---------|---------|---------|
| 62574 | 58388 | 43516 | 82470 | 2,46048 |

In June 88 WWC agreed not to ask for any more advances, which used to be taken previously to cover losses or pay wages when exporters delayed payment.

Rs 1,79,900 was written off for bad debts or losses. WWC agreed to repay Rs 74,900 in instalments.

Till October 1989 they have repaid Rs 68,315.

8. Decision to wind up OPP support organisation

In January 1989 WWC managing committee decided that henceforth WWC will deal directly with the exporters - receiving consignments or delivering them directly and not through the support organisation.

The WWC also made independent arrangement for transport.

Therefore it was decided that OPPs support organisation for WWC program would be disbanded from 1st June 1989. However, one of the managers, Mr Asif, will be retained as Secretary of the WWC cooperative society.

9. Assumption of credit support by Orangi Trust

If the WWC may still need credit support it will be provided to them by Orangi Trust sponsored by OPP and re-erected in 1986.

Orangi Trust had started, (with the assistance of the Federal Bank of Cooperatives, Swiss Development Corporation, and National Bank of Pakistan), a new program in September 1987 for promoting family enterprises.

WWC program helped only the stitchers, while the new program helped all kinds of workers.

From 1st June 1989, after the disbandment of WWC support organisation, WWC were affiliated to the Orangi Trust. They could get their loans from there.

Till October 1989 Orangi Trust has loaned Rs 27,45,925 to 252 enterprises of 42 kinds, for example

| | |
|--------------------|----|
| shoemaking | 16 |
| benarsi weaving | 22 |
| stitching | 23 |
| thelewalas | 60 |
| grocery shops | 18 |
| private schools | 9 |
| electric works | 9 |
| moulding | 5 |
| women cooperatives | 5 |

Orangi Trust will ensure credit support, and through a trained whole-time secretary, cooperative guidance to the WWC.

CHAPTER 5
PRESENT POSITION

1. Present position of WWC Program

- * There is no longer any support budget for salaries of managers, drivers, or transport or advances.
- * For purchase of machines, equipment, etc WWC can get loans from Orangi Trust.
- * WWC have been registered as a cooperative society. Their managing committee has been functioning since January 1988.
- * Orangi Trust has deputed an experienced manager as wholetime secretary, to give cooperative guidance, to coordinate, to collect figures of wages, and write reports.
- * WWC are paying instalments for machines supplied to them by DPP. Of the assessed depreciated price of Rs 6,81,571, WWC have paid (till October 1989) Rs 2,07,016.
- * WWC have also repaid Rs 68,315 of the Rs 74,900 advance taken in previous years

2. WWC assets

After five years WWC have considerable assets

- & financial- machines, equipment, fixtures, working capital.
- * managerial ability - the family based centres have provided a unique opportunity to at least ten housewives to learn business management and entrepreneurship; other family members have also been trained - daughters, young sons etc.
- * The emergence of these talented lady managers should be considered as a remarkable achievement of WWC program.

* Besides WWC have trained more than 1000 stitchers who now form an experienced cadre of capable of completing the exporters order on time and according to specifications.

* In short after five years WWC possess most valuable assets - machines, working capital, talented managers, trained and loyal workers, and the goodwill of large exporters of Karachi

3. The new centres

For the setting up of the WWC much energy and money was spent by OPP, as described in previous chapters.

The new WWC which are emerging after January 1989 make no demand for OPP's time or subsidies.

They do not demand canvassing by OPP for orders from exporters, or transportation services.

They do not demand free equipment or fixtures or compensation for losses.

Their only demand is for a loan which they start repaying very quickly.

Four new centres of this type have joined the program since Jan 1989 and five more are ready to join.

Thus while it required the services of a support organisation and large subsidised investment to set up 17 centres from 1984 till December 1988 (of which 8 centres collapsed), 9 centres have emerged in 1989, without any support organisation or subsidised investment.

4. Stitchers consumer cooperatives

Family managed WWC serve as a rallying point for poor women. They bring gainful employment to their homes. The stitchers also join the health education and family program of OPP.

Since last year we have been suggesting to them that they form consumer cooperatives. Most of them buy their daily requirements from retail shops on credit.

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We found a remarkable activist, Nawab Bibi, among the stitchers of Mujahid Colony. She persuaded thirty fellow stitchers to deposit fees and shares and apply for registration as a cooperative society. Orangi trust gave a loan of Rs 30,000.

Nawab Bibi's cooperative has flourished. It has now 90 regular members and a larger number of customers. The coop is able to give them goods of better quality at cheaper price.

We hope that Nawab Bibi's cooperative will have a powerful demonstration effect and other stitchers in other mohallas will also form cooperatives.

Nawab Bibi has paid her loan instalment punctually without fail.

5. The story told by tables

The five year story of growth can be told very briefly by the following tables :-

1. Monthly distribution of wages - March 1984-Sep 1989
2. Women Work Centres and wages -1984-1989
3. Categories and number of workers - 1987-88-89
4. Expenditure - support and investment -1984-89
5. Recovery of instalments from WWC
6. Cost benefit analysis

6. Monthly distribution of wages - March 1984-Sep 1989

| MONTH | Y-84 | Y-85 | Y-86 | Y-87 | Y-88 | Y-89 |
|-----------|-------|--------|---------|---------|---------|---------|
| JANUARY | | 9491 | 70241 | 74421 | 148380 | 210000 |
| FEBRUARY | | 6560 | 38056 | 86319 | 217275 | 225000 |
| MARCH | 2736 | 12902 | 86638 | 87247 | 134544 | 244800 |
| APRIL | 3845 | 23147 | 138323 | 152395 | 132600 | 198000 |
| MAY | 2977 | 41845 | 90925 | 124039 | 121700 | 185000 |
| JUNE | 2172 | 33946 | 84271 | 119472 | 65500 | 191200 |
| JULY | 3864 | 37025 | 76377 | 153159 | 52467 | 190000 |
| AUGUST | 5109 | 33735 | 97949 | 130270 | 64306 | 132000 |
| SEPTEMBER | 2969 | 40437 | 153741 | 144883 | 87230 | 157000 |
| OCTOBER | 5646 | 46463 | 115709 | 206294 | 105500 | |
| NOVEMBER | 5578 | 75046 | 60226 | 201522 | 143500 | |
| DECEMBER | 5719 | 61283 | 45859 | 123750 | 151110 | |
| TOTAL | 40615 | 421880 | 1058315 | 1603771 | 1424112 | 1733000 |
| CUMULATIV | 40615 | 462495 | 1520810 | 3124581 | 4548693 | 6281693 |

The fluctuation in wages is due to

- * seasonal nature of exports
- * vagaries of international trade
- * disputes about quotas
- * sudden changes in govt tax policies
- * riots and curfews

In the midst of such uncertainties WWC have established themselves as efficient producers. They have earned 6.28 million rupees. Starting with three or four thousand rupees per month they have reached an average of over one hundred thousand rupees per month.

In 1984 in nine months they earned Rs 40,615. In 1989 in nine months they have earned Rs 17,33,000 -more than forty times.

7. Women Work Centres & wages -1984-Sep 1989

| CENTER | START | CUMULATIVE WAGES | DEFUNCT | DATE |
|--------------------|---------|------------------|---------|---------|
| 1. SEC. 5/ZAHIDA | MAR. 84 | 722418 | | |
| 2. SEC. 14. AFZAL | MAR. 84 | 6431 | 6431 | AUG. 84 |
| 3. HARYANA/HUSAIN | APR. 84 | 372 | 372 | MAY. 84 |
| 4. MUJ. COL/ATIYA | JUL. 84 | 687636 | | |
| 5. HAFABAD/HAFIZ | JUL. 84 | 192 | 192 | SEP. 84 |
| 6. BJNAR/I FATMA | JUL. 84 | 211042 | | |
| 7. MUJ. COL/SOHAIL | JAN/85 | 885441 | | |
| 8. BEN. COL/GHANI | MAR. 85 | 634923 | | |
| 9. SEC. 1A/AKHTER | MAR. 85 | 39537 | 39537 | SEP. 86 |
| 10. BBOARD/ZARIN | MAR. 85 | 30437 | 30437 | DEC. 86 |
| 11. HAFABD/RAMZAN | DEC. 85 | 686568 | | |
| 12. ALG. CO/RAQIM | APR. 86 | 33162 | 33162 | DEC. 86 |
| 13. SEC. 5/SHARIF | JUL. 86 | 36486 | 36486 | JUN. 87 |
| 14. ALSADAF/HANIF | JUL. 86 | 589281 | | |
| 15. SEC. 10/FAHMID | OCT. 86 | 76599 | 76599 | SEP. 87 |
| 16. SEC. 11/NHUDA | OCT. 86 | 953786 | | |
| 17. SEC. 14/YUSUF | DEC. 86 | 269452 | | |
| 18. SEC. 11/SARWRI | APR. 88 | 25820 | | |
| 19. SE. 10/NAEEM | DEC. 88 | 172110 | | |
| 20. SEC. 1A/SHHAB | FEB/89 | 131000 | | |
| 21. ALSADAF/HYDER | FEB-89 | 89000 | | |
| ===== | | | | |
| TOTAL | | 6281693 | 223216 | |

The setting up of first centres was expensive. Our ignorance and ineptitude often resulted in wrong selection. In the first year three centres collapsed, and five more collapsed in the second and third year.

The old centres are now standing firmly on their feet and the new centres are starting without any subsidies.

The housewife managers prove the potential of our segregated and suppressed women.

B. Work Categories & number of workers - 1987-88-89

| YEAR | CUT- TER | JU- KI | OVER- LOCK | STIT- CHER | PACK- ER | CROP ER | HEL- PER | TOTA | WAGES RS | AVER- AGE |
|-------------------------------------|-------------|-----------|---------------|---------------|-------------|------------|-------------|------|-------------|--------------|
| 1987 | 85 | 218 | 34 | 6215 | 290 | 571 | 332 | 7745 | 1603771 | 207.1 |
| 1988 | 142 | 285 | 86 | 5510 | 421 | 788 | 478 | 7710 | 1424112 | 184.7 |
| 1989 (JANUARY TO SEPTEMBER-1989) | 131 | 210 | 123 | 5271 | 401 | 766 | 371 | 7273 | 1733000 | 238.2 |

Five years of the WWC program have created a cadre of managers and supervisors and ,above all , competent and disciplined workers.

Their competence and discipline has secured the good will of exporters. There is no need any more for the Director of OPP to make speeches to Rotary Clubs or go around with a beggars bowl.

The WWC stitchers are assured of a fair share of the exporters wage because the WWC cannot indulge in profiteering and cheating.

9. Expenditure- support & investment - 1984-1989

| | Y84-85 | Y85-86 | Y86-87 | Y87-88 | Y88-89 | TOTAL |
|----------------------|--------|--------|--------|--------|--------|---------|
| ----- | | | | | | |
| SUPPORT ORGANISATION | | | | | | |
| MANAGER | 23920 | 24000 | 9133 | 24000 | 52400 | 133453 |
| ASST MAN | | 19200 | 22000 | | | 41200 |
| ASST MAN | | 14400 | 14400 | 14400 | 19080 | 62280 |
| ASST MAN | | | 2700 | 13520 | 21920 | 38140 |
| DRIVER | | 13200 | 13200 | 13950 | 15204 | 55554 |
| SUBSTITU | | | 1326 | | 8628 | 9954 |
| P/O/L | | 13347 | 17020 | 16548 | 3924 | 50839 |
| REP/VEH | | 4600 | 4582 | 3922 | 11131 | 24235 |
| SAMPLES | 2169 | 2517 | | | | 4686 |
| MEETINGS | 2694 | | | | | 2694 |
| ALLOWANCES | 3856 | 4050 | | | | 7906 |
| MISCEL | 4406 | 7467 | 1566 | 3776 | 14090 | 31305 |
| CENTRE/CONT | 6015 | 6145 | | | | 12160 |
| W.DIV.TR GR | | | | | 27400 | 27400 |
| ===== | | | | | | |
| TOTAL | 43060 | 108926 | 85927 | 90116 | 173777 | 501806 |
| ----- | | | | | | |
| INVESTMENT | Y84-85 | Y85-86 | Y86-87 | Y87-88 | Y88-89 | TOTAL |
| MACHINES | 254455 | 313033 | 364329 | 244553 | 8000 | 1184370 |
| FIXTURES | 31514 | 12000 | 30963 | 8741 | | 83218 |
| MAINTENANCE | | 13916 | 8400 | 7025 | | 29341 |
| ADVANCES | 62574 | 58388 | 43516 | 82470 | | 246948 |
| ===== | | | | | | |
| TOTAL | 348543 | 397337 | 447208 | 342789 | 8000 | 1543877 |
| ===== | | | | | | |
| ABSTRACT | | | | | | |
| SUPPORT ORG | 43060 | 108926 | 85927 | 90116 | 173777 | 501806 |
| INVESTMENT | 348543 | 397337 | 447208 | 342789 | 8000 | 1543877 |
| ===== | | | | | | |
| TOTAL | 391603 | 506263 | 533135 | 432905 | 181777 | 2045683 |
| ===== | | | | | | |
| RECEIPTS | | | | | | |
| OTHER DONORS | Y84-85 | Y85-86 | Y86-87 | Y87-88 | Y88-89 | TOTAL |
| CANADIAN EMB | 160000 | 300000 | | 150000 | | 610000 |
| AGA KHAN F | | 103000 | 28000 | | | 131000 |
| NDFC | | 150000 | 450000 | | | 600000 |
| CEBEMO | | | 80000 | 80000 | 80000 | 240000 |
| WOM.DI.GRANT | | | 60000 | | 27400 | 87400 |
| ===== | | | | | | |
| TOTAL | 160000 | 553000 | 618000 | 230000 | 107400 | 1668400 |
| ===== | | | | | | |

Now that the support organisation has been disbanded and there is longer any budget for support or investment we can review the expenditures of the last five years :

* total support exp
* total investment

Rs 5,01,806
15,43,877

In the paragraph on cost benefit analysis we will indicate the result of the support and investment expenditures.

10. Cost & Benefit - 1984-89

* COST

| | |
|-------------------------|---------|
| 1. support organisation | 501806 |
| 2. investment | 1543877 |
| ----- | |
| total | 2045683 |

* repayment by WWC (upto Sep 1989)

| | |
|---|--------|
| 1. Instalment of machines (accepted loan 688571) | 207016 |
| 2. Instalment of advance (accepted loan 74900) | 68350 |
| ----- | |
| total (763471) | 275366 |

* BENEFITS

| | |
|---------------------------------|----------------------|
| * wages earned (1984-89) | 6281693 |
| * wages earned (jan 89- dec 89) | 1733000 |
| * number of centres started | 21 |
| number of existing centres | 13 |
| * approximate assets of centres | 1300000 |
| * number of workers | average monthly wage |
| 1987 7745 | 207.1 |
| 1988 7710 | 184.7 |
| 1989 (jan-sep) 7273 | 238.2 |
| * women managers trained | 13 |
| * women supervisors trained | 52 |

10. Visitors and trainees

Since 1987 the WWC program has attracted many visitors. Women Division has made OPP a training centre which has received 59 groups.

Some social welfare project managers complained that their projects lacked the resources of OPP, therefore OPP's model was not really relevant for them. We think that their objection is not without weight.

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The promotion of community institutions requires adequate resources. Otherwise there is no Aladine lamp to perform wonders.

OPP has learnt a great deal in these five years through the the WWC program. We have plenty of instructive material in the shape of monthly and quarterly reports, proceedings of meetings, interviews, case studies, profiles, etc.

Above all we have the demonstration models of the WWC and the living experience of their organisers.

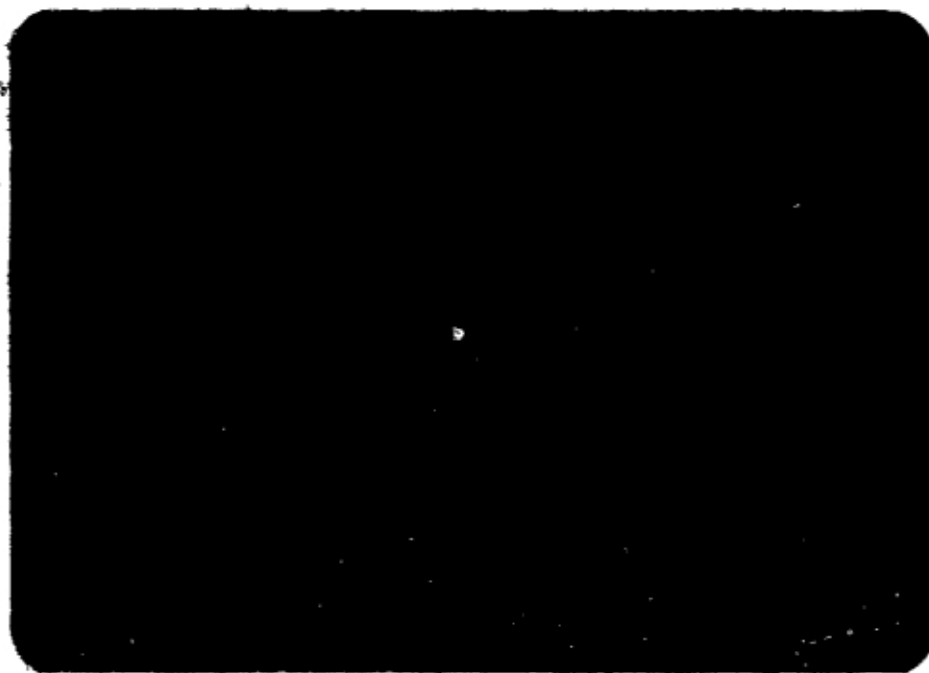
OPP has registered itself as a Research and Training Institute and we would welcome any person or group who would like to learn from our experience.

11. Thanks

Finally thanks should be given to those who have helped the WWC Program to grow and prosper :

- * the donors who gave the resources which enabled OPP to start the program and sustain it,
- * our staff who worked very hard indeed,
- * the organising families who nourished the WWC like their children,
- * the workers who accepted work discipline,
- * the exporters who supplied work to the WWC,
- * the press reporters who took the trouble of visiting the WWC.

WOMEN WORK CENTRES





SUPPORT STAFF



WOMEN WORK CENTRE

ORGANIZER - WOMEN WORK CENTRE

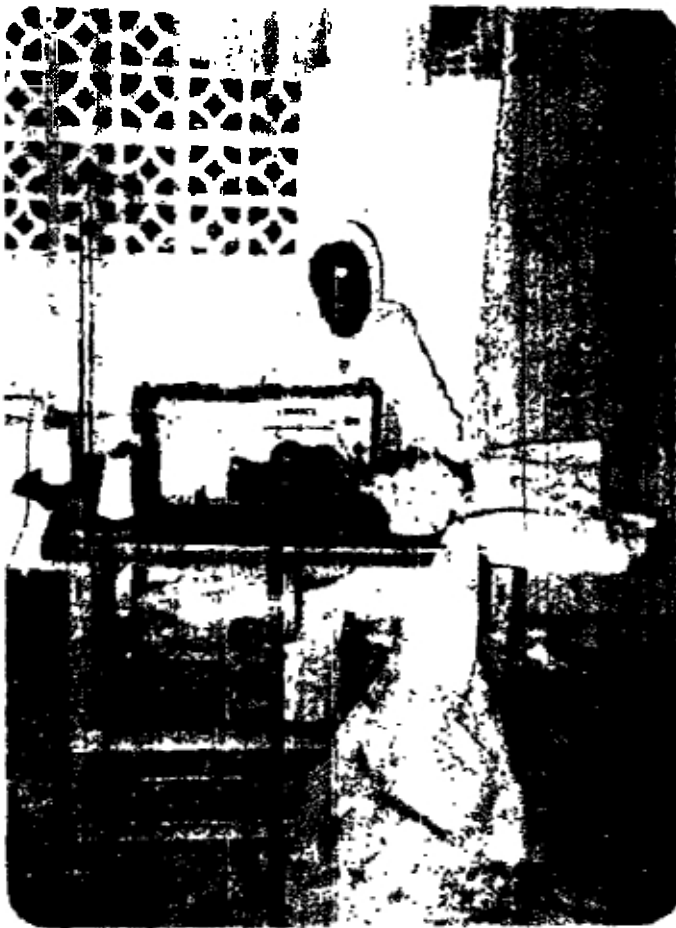


CUTTERS

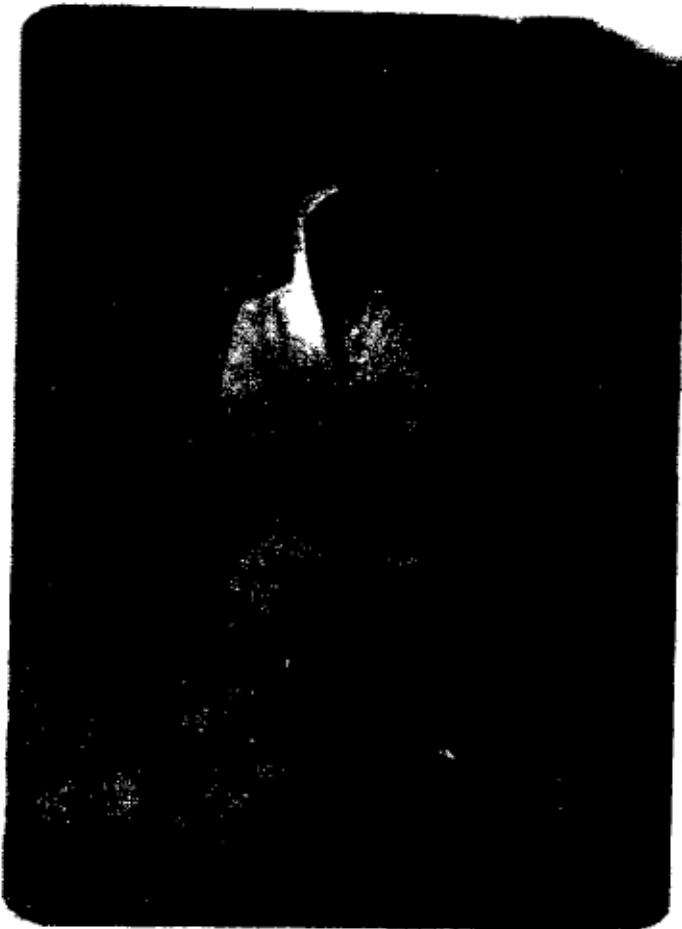


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OVER LOCK



STITCHERS



ORGANIZER WOMEN WORK CENTRE



PACKED FOR EXPORT



PACKER - HELPER - OROUPEFS

