Domestic workers, collectives, cooperatives – some experiences in Asia and lesson learnt

Fish Ip,
Regional Coordinator (Asia)
International Domestic Workers Federation
www.idwfed.org
Email: fish.ip@idwfed.org
Some examples of functions and forms

• As support service for domestic workers:
  – Under the union: SEWA India, Tunas Mulia DWU Indonesia,
  – Parallel organization with the union: Asia Migrant Credit Union Hong Kong

• As form of organizing
  – National House Managers Cooperatives, S. Korea
  – Rural Migrant Women Elderly Care Coop, China
  – Some local DW Coops in Hong Kong

• Not Coop but collectives:
  – SEWA Kerala: skill training and job placement
  – Hong Kong Domestic Workers General Union: Big cleaning for Chinese New Year Collective Action
Asia Migrants Credit Union (AMCR), Hong Kong

AMCU general meeting, 25 May 2014.
A drama at AMCU general meeting, 25 May 2014. The drama demonstrates that without saving, migrant domestic workers may mis-use their money.
### The Treasurer’s Report

<table>
<thead>
<tr>
<th>Description</th>
<th>2012</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Total deposits</td>
<td>$114,090.52</td>
<td>$177,065.40 (+55%)</td>
</tr>
<tr>
<td>b. Number of deposits</td>
<td>423</td>
<td>556 (+31%)</td>
</tr>
<tr>
<td>c. Total withdrawals</td>
<td>$27,362.55</td>
<td>$54,025.85 (+97%)</td>
</tr>
<tr>
<td>d. Number of withdrawals</td>
<td>7</td>
<td>17 (+143%)</td>
</tr>
<tr>
<td>e. Change in total equity (a-c)</td>
<td>$86,727.97</td>
<td>$123,039.55 (+42%)</td>
</tr>
<tr>
<td>f. Amount of other income</td>
<td>$269.72</td>
<td>$318.46 (+18%)</td>
</tr>
</tbody>
</table>
Asia Migrants Credit Union (AMCR), Hong Kong

AMCU general meeting, 25 May 2014.

Example A: Josephine borrows $5000, for emergency

<table>
<thead>
<tr>
<th>Month</th>
<th>Payment (Principal + Interest)</th>
<th>Principal</th>
<th>Interest</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jan</td>
<td>$444.24</td>
<td>$394.24</td>
<td>$50.00</td>
<td>$4,605.76</td>
</tr>
<tr>
<td>Feb</td>
<td>$444.24</td>
<td>$381.91</td>
<td>$46.06</td>
<td>$4,207.57</td>
</tr>
<tr>
<td>Mar</td>
<td>$444.24</td>
<td>$402.17</td>
<td>$42.68</td>
<td>$3,805.40</td>
</tr>
<tr>
<td>Apr</td>
<td>$444.24</td>
<td>$406.19</td>
<td>$38.05</td>
<td>$3,399.21</td>
</tr>
<tr>
<td>May</td>
<td>$444.24</td>
<td>$410.25</td>
<td>$33.99</td>
<td>$2,988.96</td>
</tr>
<tr>
<td>Jun</td>
<td>$444.24</td>
<td>$414.35</td>
<td>$39.89</td>
<td>$2,574.61</td>
</tr>
<tr>
<td>Jul</td>
<td>$444.24</td>
<td>$418.50</td>
<td>$25.75</td>
<td>$2,156.11</td>
</tr>
<tr>
<td>Aug</td>
<td>$444.24</td>
<td>$422.68</td>
<td>$21.56</td>
<td>$1,733.42</td>
</tr>
<tr>
<td>Sep</td>
<td>$444.24</td>
<td>$426.91</td>
<td>$17.33</td>
<td>$1,306.51</td>
</tr>
<tr>
<td>Oct</td>
<td>$444.24</td>
<td>$431.18</td>
<td>$13.07</td>
<td>$875.34</td>
</tr>
<tr>
<td>Nov</td>
<td>$444.24</td>
<td>$435.49</td>
<td>$8.75</td>
<td>$439.85</td>
</tr>
<tr>
<td>Dec</td>
<td>$444.24</td>
<td>$439.85</td>
<td>$4.40</td>
<td>$0.00</td>
</tr>
<tr>
<td>Total</td>
<td>$5,330.93</td>
<td>$5,000.00</td>
<td>$330.93</td>
<td></td>
</tr>
</tbody>
</table>

Josephine borrows $5000 in Dec. Pays it off in equal monthly installments of $444.24.

The Jan payment: $50.00 Interest + $394.24 principal = $444.24 total

So her outstanding principal is now lower, and in February she pays only $46 interest...

and so on.

At the end of 12 months, she pays only $331 in interest.
Be an ACTIVE member of AMCU

- You can save
  - OR
- You can borrow
  - OR
- You can do both

- Savers earn a dividend that is higher than the interest they earn at a bank
- Borrowers pay interest that is lower than they would pay to a financing company

As savings increase, we have more to lend out; As lending increases, we earn greater income; The income comes back to us as dividend!

AMCU is for its members, by its members and for its members.
AMCU, Hong Kong – further information

- [http://www.amcu-hk.org/amcu](http://www.amcu-hk.org/amcu)
- Contact Clarence Lee, the AMCU manager. (mr.clarencelee@gmail.com or +852 6799 7127)
- Facebook page "AMCU HK". ([http://www.facebook.com/amcu.hk](http://www.facebook.com/amcu.hk))
- Contact Clarence Lee, the AMCU manager. (mr.clarencelee@gmail.com or +852 6799 7127)
AMCU, Hong Kong – Some characteristics

• As service support for migrant domestic workers. Organizing and advocacy still lies on migrant and domestic workers unions.
• General meeting as highest decision-making body
• Elected board members of migrant domestic workers and non-domestic workers;
• Elected supervisory committee are migrant domestic workers
• Technical supporters are volunteers at the moment.
• Entry as member of AMCU, limited entry. The AMCU must know the person first.
• At the moment, members are mostly Filipinos and a few Indonesians.
• As the Cooperative Ordinance in Hong Kong is outdated and not useful, the AMCU registered as a Trade Union to get it monitored under the government.
• It’s a registered member organization of a Hong Kong local based Coop federation to get guidance as well.
Some other DW Co-op in Hong Kong

- 群芳陪診職工有限責任合作社 (Kwan Fong caretakers Coop)
  http://kwanfong2005.wordpress.com/
- 香港愛心保母協會 (Hong Kong Babysitters Coop)
- Women’s Green Life Workers Cooperative Society
The Local DW Coop in Hong Kong

• All born with the effort of women’s NGOs in Hong Kong as a means to support grassroots workers to find jobs and livelihood
• Very limited and few members
• Generally only focus on economic empowerment and business running of the coop. Very limited effort on advocacy of labour rights
• Strive very hard with the market
• Intensive educational work with members. Heavy staffing burden
Credit Co-op, Tunas Mulia Domestic Workers Union, Yogyakarta, Indonesia
DW group, SENTRO, Philippines

- SENTRO has started to organize domestic workers for the past 2 years. Now it has 300 members. Among them, 80-100 are members of the saving cooperative of LEARN, a labour education centre. LEARN also has a child care centre.

- Saving cooperative has provided a service for domestic workers. It is also an entry point for domestic workers to join organization. The child care centre provides community and social network for SENTRO to get contact of domestic workers.
Credit Coop, Tunas Mulia DWU, Indonesia

• Entry: it’s a union members’ service.
• Run in community based. Each “OPERATA” (a community district based branches of the union) has an elected financial person to handle the record and money.
• Provide also money support when members are ill and cannot go to work.
• Traditional form of credit saving coop. Quite informal, no formal registration at government.
Rural Migrant Women Workers Elderly Care Service Coop, Beijing, China
Rural Migrant Women Workers Elderly Care Service Coop, Beijing, China

A union formed out of the Coop.
Rural Migrant Women Workers Elderly Care Service Coop, Beijing, China

• There is no freedom of association in Mainland China. You cannot form independent trade union. The only union, ACFTU, is under the one-party ruled government.
• Migrant workers from rural areas working as domestic workers have no right to form union in Mainland China.
• Domestic workers hired by agencies can fall under “Contract Law” and legally can form unions. So the Coop is an initiative to get domestic workers from rural areas to form unions.
• The Coop has promoted and achieved some weekly rest days for domestic workers. (compared before and in general, there’s no weekly rest days for domestic workers)
• The Coop has provided a communication platform between workers and employers.
A standard contract made.
The contract is a 3-party contract: the Coop – the household (client) – domestic worker
Rural Migrant Women Workers Elderly Care Service Coop, Beijing, China

Employers’ Handbook

Discussion between employers, the coop, the workers/the union
Limitations:

• The Coop strives **hard to balance between interests of workers and employers**. It has got big influence from employers, as well as dominating power of agencies.

• The Coop has to work with municipal government. Under neoliberalist and totalitarian rule of China, the coop and the union and has too limited and less space to promote workers’ rights and to give a voice of workers. The coop **strives hard to maintain financially**.
National House Managers Cooperative, South Korea

• Formed in 2004, NHMC has now 900 paid up members with 11 branches in all over South Korea
• http://www.homeok.org
Not cooperative But Collective action / other organization set-up for domestic workers’ livelihood and organizing

• SEWA Kerala
  – Skill training
  – Uniform for domestic workers in the collective
  – Job placement
  – Standard setting
  – Has increased wage level in the area

• Hong Kong Domestic Workers General Union: New Year Big Cleaning
Hong Kong Domestic Workers General Union (local DW)

Chinese New Year Eve Big Cleaning

Successfully found 800 job-orders every year at HK$90/hour

Banners

House Cleaning for the Elderly as work practice

Street-Promotion

Skill training by experienced domestic workers

Reported by the Mass Media

fliers
Questions to ask ourselves

• Our goal and objective?
• What form of organizations most suitable?
• Where the cooperative should be hosted? DW Cooperative? Under DW Union? Under TU centres / women organizations as to support DWU organizing?
• Cooperatives VS other forms of workers organizations
• Economic empowerment VS empowerment of political rights