

Beyond Credit: SEWA's Approach to Women's Empowerment and Influence on Women's Reproductive Lives in Urban India

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Introduction

The Self Employed Women's Association (SEWA), based in Ahmedabad, western India, provides a district model for extending financial services to poor women and more generally, for poverty alleviation. SEWA provides credit as a part of an integrated program which includes unions, cooperatives and supportive services. Provision of microenterprise credit is merely one facet of a dual strategy of "struggle and development to organize self-employed women workers, and move towards our vision of a new society" (SEWA, 1988). SEWA is inherently political, both in its stated goals and in its strategies for achieving them and this influences both the configuration of its activities and the nature of the interactions between SEWA staff members. SEWA is widely recognized for its role in empowering poor women.

The Empowerment of Women Research Program of the JSI Research and Training Institute was established in 1990 to conduct empirical research in conjunction with microenterprise credit programs thought to be transforming women's status. Its purpose is to better understand and document the process of women's empowerment, and to investigate the relationship between women's empowerment and changing reproductive norms. Our primary research setting is Bangladesh. The Bangladesh study focuses on two organizations: Grameen Bank and the Bangladesh Rural Advancement Committee (BRAC) which, between them, provide microenterprise credit to over 2.5 million rural women. Both organizations are widely believed to be contributing to women's empowerment. Smaller comparative studies were undertaken in Bolivia and India, in conjunction with the PRODEM/Bancosol microenterprise loan program in Bolivia, and SEWA in India.

This report presents findings from a small qualitative study of SEWA. The methodology consisted of interviews with SEWA staff, review of documents, informal observation of activities at SEWA Bank, Training Academy and some of the urban neighborhoods in which SEWA works, and a series of semi-structured interviews with 32 SEWA members and 18 nonmembers from the same urban communities.² The interviews describe many of the day-to-day problems and

periodic crises that self-employed women face-both because of their poverty and because they are women in a gender-based society and the impact of SEWA on the lives of the 32 members.³ This report highlights some of the changes that are underway, both in the society at large, and in the lives of the individual women, and discusses the role of SEWA as a catalyst for change. The report also describes reproductive decision making and childbearing experiences among the 50 women, point out some of the problems that the women face in getting access to family planning information and services, and examines the extent to which women who are relatively empowered economically and socially are more successful than others in controlling their own reproductive lives. The authors compare findings from the Bangladesh research and reflect on the differences between "minimalist credit" and SEWA's more holistic approach to women's empowerment. This exploratory, qualitative study is linked to a target study (Nojonen, 1993) that will measure a broad range of potential impacts of SEWA on women's lives over time.

Background: SEWA's Origins, Ideology and Strategies

SEWA's ideological heritage is strongly influenced by Mahatma Gandhi. SEWA was initially formed as part of the Women's Wing of the Textile Labor Association (TLA) of Ahmedabad. The TLA, India's oldest and largest union of textile workers was founded by Gandhi, Anasuya Sarabhai (a woman) and Shankarlal Banker in 1920 following a successful textile workers strike in 1917. The TLA became a testing ground for Gandhi's evolving philosophy of labor organizing, based on the concept of truth and nonviolence as a basis for action. Gandhi's ideas spread to industrial centers throughout India, as well as providing a basis for the TLA's ongoing work in organizing textile workers and, subsequently, for SEWA in organizing self-employed workers (Sebstad, 1982).

The Women's Wing of TLA was created in 1954 under the relationship of Ela Bhatt, in recognition of the special needs of women workers. Ela Bhatt soon became interested in self-employed women workers, whose condition was worse than that of industrial women workers, but who by law had no rights to organize, and through her efforts SEWA was set up in April 1972. Over time differences developed between the all-male TLA leadership and SEWA over a number of issues, including SEWA's interesting involvement in credit and other development activities, and Ela Bhatt's insistence on putting principle above narrow political loyalties. The differences erupted in 1981 when violent caste riots enveloped Ahmedabad city and SEWA

spoke out in support of the harijans (former "untouchables" in the Indian caste system).⁴ Ela Bhatt was expelled by the TLA and SEWA became an independent organisation.⁵

SEWA describes itself not as a workers organization or a service-providing agency, but as a movement for social change. SEWA's identity and day-to-day activities are inspired by a Gandhian vision of truth, simplicity, and the need for nonviolent struggle against oppression. SEWA's strategies synthesize elements from the trade union, cooperative, and women's movements in India. The trade union movement provided a model for the successful unionization of self-employed women to struggle for higher wages and the right to pursue their occupations. As Tandler (1989) points out, SEWA takes advantage of the discipline and power of the trade union approach, but unlike most unions works with women in a wide variety of occupations and, thus, its potential size and influence is not limited by the number of persons working in a particular trade. The cooperative movement provided examples of alternative structures through which small producers could become organized to better combat monopoly influences in the market. The women's movement helped SEWA to articulate the specificity of gender subordination in Indian society and integrate the problems and concerns of women as a critical element in the more general struggle for advancement of the poor.

SEWA's leadership use the term "self-employed" broadly to refer to women in three occupational categories: small-scale sellers, home-based producers, and casual laborers and services workers, preferring the designation "self-employed" because they perceive terms such as "unorganized" or "informal sector" to have negative connotations. Although self-employed women are engaged in diverse occupations, SEWA has recognized that they share many common problems. They lack legal protections and policies to guarantee them minimum wages, regulated hours of work, minimally safe working conditions, insurance and pensions; they are often harassed and threatened rather than protected by police and municipal authorities, as well as exploited by middlemen and private lenders. Home-based women workers are invisible in the sense that they are isolated and have no political voice. They often see themselves merely as housewives, although they may work eight or even twelve hours in home-based production such as rolling traditional cigarettes (bidi) or sewing garments. Women such as vendors who work outside of the home are often treated as trespassers in public space, even though sidewalk vending is both traditional and ubiquitous in India. Even women who perform public services

such as collecting and sorting trash for recycling are treated as interlopers and exploited by freelance thugs who lay claim to piles of garbage in their areas of control and charge fees for the privilege of carrying it away.

SEWA's stated objective is to integrate self-employed women into the economic mainstream. To accomplish this SEWA combines-political forms of struggle with development approaches. SEWA organizes self-employed women in a variety of trades to negotiate with employers and middlemen for better wages and working conditions, and to protest unjust laws and unfair treatment by government officials. Recognizing that such struggles often cannot be sustained because of the vulnerability that poverty induces, SEWA also has become involved in a variety of economic development activities, including banking and credit, and social services.

Organizational Structures:

Union: SEWA organizes women involved in home-based production (bidi workers, garment workers, etc.), traders (street vendors and hawkers), and women who sell their labor and services (agricultural workers, construction workers, cleaners etc.). The SEWA union included 33 different groups in 1992 (Rose, 1992). Through the trade groups, the union assists workers to bargain collectively and increase their wages and provides protection against police harassment and extortion. SEWA has undertaken and won legal battles against attempts by municipal authorities to evict women street vendors from areas where they have traditionally sold their wares. The union's strategies include sit-in demonstrations (satyagraha in Gandhian terminology), public processions, informal negotiation, lobbying of government officials, strikes and litigation (Bhatt and Patel, 1986). Any self-employed woman over the age of 15 can become a SEWA member. Members elect representatives of their respective trades (in the ratio of one representative to 100 members) who in turn, every three years, elect a 25 member executive committee. Each trade in addition a committee that meets monthly to look into spicific problems associated with its trade.

Cooperatives are set up to support women engaged in similar types of work by providing better access to productive resources and markets. Artisans and craftswomen such as cane and bamboo workers, hand block printers, and handloom weavers, for example, have formed cooperatives through SEWA to obtain asistance in updating their skills, purchasing raw materials at favorable rates, and marketing their products. Livestock, and-based, trading, and srevice

cooperatives have also been formed to assist groups of women in various aspects of production, and marketing of products and services. Currently SEWA has 71 such cooperatives. Of these, SEWA bank is probably the best known.

Supportive services. SEWA provides or acts as an intermediary to help poor women in obtaining a wide range of services such as work security and life insurance, health care, child care, housing assistance, legal aid, communication, and educational programs. In some cases SEWA works with government agencies and implement programs such as assistance to mothers and with government agencies to develop and implement programs such as assistance to mothers and children.

Membership

SEWA started with a few hundred members in Ahmedabad in 1972 and, over the years, has grown into an organization of over 143,00 members in Gujarat (9 districts), and about 100,000 in sister organizations spread over five states. Over half of the membership is comprised of home-based workers such as bidi-rollers and farmers. Vendors constitute the next largest category, followed by women selling their labor or services, such as covered over 40 different occupations (Figure).

The SEWA bank

The SEWA Bank was set up in 1974 on TLA premises when SEWA realized that the conventional banking system was inaccessible to self-employed women. Lack of access to institutional credit contributes to chronic indebtedness, which forces self-employed women to spend a large part of their earnings with a safe place to keep their savings, and gives loans both for productive investments and other purposes such as housing improvements and emergencies. SEWA Bank has grown rapidly, from 4000 shareholders in 1974 to 20,993 share-holding members and 50,382 depositors in October 1995. Unlike many microenterprise credit programs, SEWA Bank relies on deposits to finance its loans. (Women's World Banking, 1994; Women's World Banking and International Coalition on Women and Credit, 1995 and Ela Bhatt, personal communication).

Small loans are available to SEWA members at an annual interest rate varying from 12% to 16.5% (as determined by the Central Bank of India)⁶. The average loan size

in 1993 was US\$ 263. The loan period in most cases is three years, repayable in 35 monthly installments. A woman can get a secured loan using jewelry as collateral (personal ornaments are often the only individual asset a woman has), however most loans are unsecured. To get an unsecured loan an applicant typically is required to open an account and accumulate a certain level of savings, and to provide a personal reference from a SEWA member. Bank staff and field workers assist the loan applicants in filling out the required application. The review process involves oral interviews and review by a loan committee, and in most cases the process is completed in a short time. To pay their monthly installments borrowers must visit the SEWA Bank or bring the money to SEWA staff who visit their borrowers' neighborhoods in rickshaw vans. The mobile banking services were initiated to accommodate women who would otherwise be unable to use the SEWA Bank because of their extremely long working hours, or because their families restrict their mobility.⁷

Unlike many microenterprise loan programs that provide credit to poor women (Grameen Bank and BRAC in Bangladesh, for example), SEWA does not do group-based lending. In group-based programs much of the burden of screening loan applicants and collecting repayments is shifted to the borrower groups; SEWA, however, relies on other mechanisms to keep the cost of lending low and to ensure high repayment rates. In addition to informal screening of loan applicants by SEWA field staff (e.g. by talking to neighbors and other traders), loans are closely monitored by SEWA staff to ensure high repayments. The outreach staff, most whom are also union organizers, talk to women who are late in making repayments, and frequently refer them to social services (from SEWA and other sources) to help alleviate the problems that interfere with loan repayment. They also work with defaulters to create flexible payment plans. Characteristics such as devotion, honesty, patience, enthusiasm and empathy towards the clients are given high priority in recruitment of bank staff, and this contributes to a climate of mutual trust and loyalty among SEWA staff and clients (Women's World Banking and International Coalition on Women and Credit, 1995). The intensive interactions with staff and the strong sense of personal loyalty that SEWA fosters among its members appear to contribute to high repayment rates.⁸

Costs are controlled by low staff salaries, a high level of dedication resulting in long working hours among staff and high population density, which makes it possible for staff to contact relatively large numbers of borrowers during field visits. Most of the

field workers are union organizers, who are paid by the trade unions rather than the SEWA Bank. SEWA charges the bank lower than market rent for the building that it occupies. Based on a 1993 assessment by the Ford Foundation, SEWA bank is profitable by two different standard measures (Women's World Banking, 1994).

The breakdown of bank loans by purpose (Table 1) indicates that nearly two-thirds of the loan funds are spent on housing. SEWA is one of the only cooperative banks in India that provides credit to low income groups for housing, and government subsidized housing rarely goes to the very poor (Rose, 1992). SEWA recognizes housing as a basic need for poor self-employed women both for income generation, since many earn their livelihood as home-based producers, and as a source of security. Housing is symbolically important as well; in traditional Indian life, and particularly within the Gandhian tradition, the corresidential family is the locus of human values and morality.

Table 1: SEWA Bank Loans 1992-93

Purpose of Loan	# of Women	Rupees (thousand)	% Women	% of funds
Machine purchase	107	758	6	6
Trading	676	3044	37	24
House repair	450	3565	24	29
Debt repayment	90	406	5	3.5
Social events	100	554	5	4
TV/Refrigerator	10	78	1	3.5
Total	1840	12,781	100	100

Note: Trading includes vendors, waste paper pickers, etc.

Source: SEWA Bank

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The Interpersonal Dimension

SEWA's unusual institutional culture is apparent even to the casual visitor. Compared in particular with other nongovernmental and private sector offices, the physical surroundings are cramped, austere and during much of the year, extremely

hot. There are no company cars or micro-buses to transport staff. Low salaries, in most cases on a par with those of daily wage laborers, help to screen out potential employees who might lack personal commitment. Salaries are kept low to avoid emphasizing the value of academic degrees over the skills of self-employed workers, to show that the individual contributions of each member and organizer are respected (Rose, 1992). The Bank, Reception Centre and Training Academy are almost always crowded and busy, but there is an atmosphere of informality and camaraderie that one rarely sees in governmental, nongovernmental or private sector offices in India. There is a sense of common purpose, and the hierarchical behavior that permeates most public and private organizations is virtually absent. SEWA members and staff from top to bottom address one another by their first names, followed by "sister". Almost all of the staff and clients are female. Personal concern on the part of SEWA's leadership with all aspects of women's lives, including the spiritual, is infused through the daily workings of the organization.

3. Self Employed Women in Ahmedabad: Diverse and Vulnerable

Ahmedabad is a city of about three million people in the western Indian State of Gujarat. Once a thriving textile centre and now centered around a declining textile industry, Ahmedabad is a crowded city with a large and growing number of urban poor, and large and growing informal sector. Women in particular have limited opportunities for wage employment in the organized sector. According to official statistics, 94% of working women in India are self-employed (Bhatt, 189). While women comprised over 25% of Ahmedabad mill workers in the 1950s, by 1980 proportion had dropped to less than five percent (Sebstad, 1982, Bhatt, 1980).

SEWA brings together Hindus, Muslims and Christians and its membership; SEWA members come from a variety of caste and ethnic backgrounds, including members of traditional occupational groups such as weavers, tailors, blacksmiths; and currently pursue diverse occupations from bidi rolling, to vegetable vending, to trash picking and recycling. About one third of SEWA's member are harijan, former "untouchables" in the India Caste system (Women's World Banking and International Coalition on Women and Credit, 1995). Our qualitative study focused on 50 women, of whom 32 were SEWA members (there were 30 in the original sample and two joined during the study), and 18 nonmembers in similar occupations. The sample was purposely selected to include women in all of the main occupational groups who participate in SEWA's urban Ahmedabad program,

and to include Muslims as well as Hindus.⁹ Almost 2/3 (32) of the women were home-based producers, and just over 1/3 were vendors (11) and laborers/service workers (7). These proportions roughly correspond to the proportions in SEWA's total urban membership (61% home-based producers, 23% vendors, 16% laborers/service).¹⁰ Twenty-four percent (12) of the 50 women were Muslim (compared with 19% in SEWA's total membership).

The women in the sample were between 20 and 44 years of age (average age 21 years), and had at least one living child (average 3.4 children). The sample was limited to married women of reproductive age (over 80% of SEWA's members are currently married) and, hence, did not include women from female-headed households who are often the most destitute among the poor. SEWA's members generally, however, come from the poorest segments of society. Most of the families in the study lived in extremely crowded conditions, in semi-permanent houses. Only a third had private toilets, less than two thirds had running water, and only three-quarters had electricity, despite living in modern city.

In addition to their varied occupations, and differences in religious affiliation, the profiles of the 50 women portray some of the many cultural and individual variations among SEWA's membership. For example, some of the women had learned their trades from their mothers and fathers and came from subcastes or ethnic groups or families in which there was a long tradition of women working. In such families men, women and children often worked side-by-side, with minimal gender-based division of labor. One SEWA member recounted,

"I left school after the fifth grade...and started learning housework and bidi-rolling from my mother. In those days people sought, 'What is the use of educating a girl? A girl should learn some work so that she can earn something?' I also watched my father making pickles, and later on he taught me systematically. I used to watch and help him cut the mangoes, dry them in the sun, mix the spices. Gradually my father handed over these tasks to me. I can make mango, lemon, tamarind and chili pickles.

In other cases women had taken up independent income-generating work relatively recently and/or had been the first female in the family to migrate to the city and take up paid work. In some communities women who failed to contribute to family income were criticized and in others it was seen as dishonorable for women to earn

their own incomes. For example, one SEWA member started taking in sewing in her home, during a period when the household was particularly pressed economically, but when her husband found out about it he flew into a rage and started beating her, shouting: "You have to go out and work because I'm not capable of supporting you?!" In some urban communities women had a high degree of mobility; for example, several of the women were vendors who traveled confidently throughout the city by themselves or with other women. Others, particularly some of the Muslim women, were virtually confined to their homes by tradition and in some cases idiosyncratic factors such as their husbands' and even their own dispositions.

There was considerable variation as well in the women's education levels; like their occupations and physical mobility, education levels were heavily influenced by traditional norms of the particular community from which each woman came. A number of women grew up in families and local communities where education was valued, even for girls; a few had some secondary school education, and one had completed secondary school. In contrast, a third of the women were completely illiterate, and many had dropped out of school after a few years of education. Many of them had grown up in rural areas in communities where education for girls was considered unnecessary and wasteful. In the majority of the women's natal families education for girls was not highly valued, but frequently it was economic and practical considerations, above all, that motivated the parents to take the girls out of school. Many of the women stayed home from school as children to care for younger siblings and do housework while their mother engaged in other types of work to earn an income, or they were kept at home to help their mothers in income-generating work. As one SEWA member described her childhood, "there was no school, no playing", only work. (In contrast, the respondents' brothers were rarely kept out of school by their parents, although many dropped because they and their parents failed to see that education would improve their life prospects.) Several women mentioned that they could not take buses or find their way around the city because they could not read signs.

Notwithstanding the many variations in the backgrounds and individual circumstances of the 50 self-employed women, they had one characteristic in common: their vulnerability. Whether isolated within their homes, where they are often exploited by middlemen and may be subject to domestic violence, or treated as trespassers in public space and lacking legal protections, the lives and livelihoods of self-employed women are precarious. They are vulnerable to social

violence such as robbery, extortion and sexual and other forms of harassment by police and thugs. Because of their poverty, their poor working conditions, and their limited access to social services, they and their families are highly vulnerable to illness and injury, and they suffer disproportionately from natural calamities such as floods and fires and from theft and vandalism, particularly during periods of social and political unrest such as the recent Hindu-Muslim riots. Both natural and social crises are common in Ahmedabad; during the period of 1992-94 there were two major floods, ten major riots, and many curfews lasting up to three months (Women's World Banking and International Coalition on Women and Credit, 1995).

Illustrations of the extreme vulnerability of the population that SEWA serves are sprinkled throughout the 50 life histories. When they were young girls, ten of the 50 women had one or both parents die; another two, along with their mothers and siblings, were abandoned by their fathers. Seventeen out of the 50 had experienced the deaths of one or more of their children, including one SEWA member who had delivered 14 children and lost eight. Many of the women mentioned that they or members of their immediate families had suffered from preventable infectious diseases such as tuberculosis, polio, typhoid, meningitis, malaria and tetanus. Two had close female relatives in unhappy marriages who committed suicide by setting themselves on fire. 11 one woman's husband had been shot, apparently randomly, and lost both arms. Three had their houses looted or burned in recent Hindu-Muslim riots, others went hungry because they were unable to work during the riots, and many reported that they now stayed close to home, afraid to move about the city as they used to because violence could break out any time.

SEWA's unifying vision and diverse strategies respond to the diversity as well as the vulnerability of the population that it serves. Its Gandhian philosophy, which stresses nonviolence, tolerance and equality serves as a focal point for identifying areas of mutual interest among members of religious and caste groups that are often engaged in economic and political rivalry, sometimes erupting in violence. On a practical level, SEWA's combination of activities and services adapts to the varying needs, potentials and time limitations of women in different situations and at different stages in life. SEWA offers an assortment of interventions to reduce women's vulnerability, and contributes to women's empowerment on various levels.

4. SEWA as Catalyst for Women's Empowerment

Whereas many women initially have been drawn to join SEWA because of its trade union activities, the majority of the women in our qualitative study were attached to SEWA primarily by the savings and credit services provided by SEWA Bank.¹² Most had been inclined to trust SEWA from the beginning because they had been referred by trusted acquaintances or had received assistance from SEWA during the riots. One of the respondents commented that she and her family would have starved had it not been for SEWA, because the riots prevented them from working, and they had no savings. When providing relief in such situations, SEWA field staff use the opportunity to stress the importance of savings for emergencies, and invite women to join SEWA and open accounts in SEWA Bank. Over time, many women who join SEWA Bank became involved in other SEWA activities such as training programs, housing or insurance schemes. Each of the 32 SEWA members in the sample of 50 had a savings account in the SEWA Bank and had received at least one loan (in a number of cases for housing), and many were involved in a SEWA trade union. In addition, some of the women had received training or participated in workshops and tours. A few were enrolled in a SEWA insurance scheme and some had received assistance at times of crisis.

The effects of SEWA on women's lives take place incrementally, over time. For some women the benefits are modest and for others dramatic, depending in part on such woman's personal qualities and circumstances at the time she joins, her potential for risk-taking and growth, and in part on each woman's personal qualities and circumstances at the time she joins, her potential for risk-taking and growth, and in part on the scope of her involvement in SEWA. Results from a longitudinal study (Noponen, 1993) are expected to provide statistical measures of the effects of different components of SEWA's program on various aspects of women's and families' welfare. In contrast, in this qualitative study we attempted to better understand SEWA's concept of empowerment and SEWA's strategies for promoting empowerment among its members.

Manifestations of Empowerment

The research program of which this study is part started with a general notion of empowerment of women as a process through which women increase their ability to shape their own lives and environment. The research began in Bangladesh. To develop a more concrete understanding of what empowerment of women meant in that particular social context, we reviewed literature on women's subordination and

empowerment in Bangladesh, and interviewed staff of several nongovernmental organizations (NGO) that work with impoverished rural women, and for whom empowerment of women is an implicit or explicit goal. In the interviews we asked what changes the staff had observed in the women participating in their programs, which led them to believe that the women were becoming empowered. We also talked with participants in the BRAC and Grameen Bank programs (the focus of our study in Bangladesh). Based on this, we identified seven general areas or domains in which traditionally, subordination of women is played out, and in which empowerment of women is believed to be taking place.

In the India study we started with the "domains of empowerment" list developed in Bangladesh (Appendix 1). We showed this to senior staff of SEWA and asked them to modify it to reflect SEWA's concept of empowerment, with reference to the urban populations that SEWA works with. The result was a modified list of five domains of empowerment: (1) sense of self and vision of future; (2) economic security; (3) status and decision-making power within the household; (4) interactions in public sphere; and (5) participation in non-family groups. In SEWA's version the general domains remained the same as those identified in Bangladesh (with the exception of one domain-"mobility and visibility"--which was dropped). The list of elements within each domain differed considerably, however. In SEWA's list there were many more elements, and much more emphasis on women's interactions in the public sphere and collective actions to confront injustice (figure 2).

The list in Figure 2 was constructed to explore the range of manifestations of empowerment observed by SEWA leaders and staff among SEWA members. Obviously this list does not describe an average member, or any one member. Since it is a composite. What it does not illustrate is the breadth of SEWA's vision of empowerment and the scope of its involvement in its members lives. It also reflects SEWA's particular genius for relating to its members both in terms of highly abstract ideals and the concrete details of everyday life. Examples of SEWA's impact on each of the domains of empowerment, based on the 32 case studies, are described in the following sections.

Sense of self and vision of future:

The effects of SEWA on women's self-perceptions are dramatic in some cases, and perceptible even among some of the women who joined relatively recently and

whose participation is limited to banking and credit. Exposure to program ideology through interactions with SEWA staff and other members seems to magnify the effect of whatever tangible security money in the bank (how ever small the amount) provides. This gives women courage and erodes their feelings of vulnerability and lack of control over their own lives. The process of saving and providing for one's own future conveys a sense of self-efficacy. The women save for emergencies, or for their daughters' weddings, rather than simply living in fear of economic crises and social obligations. In addition to banking and credit, and the range of services and emergency assistance that SEWA offers, women's visions of themselves and their futures are influenced by SEWA's ideology, which stresses both inner strength and unity with others.

Besides reducing women's sense of insecurity and giving them hope, SEWA changes women's perceptions of themselves. SEWA gives women employment opportunities and skills to advance in their work. "SEWA has developed my intelligence," one woman reflected, "Without SEWA I would have been merely a housewife." SEWA also gives its members a sense of dignity in work. For example, sweepers are given uniforms and organized into a "Committee for Beauty and Cleanliness", which gets contract to clean office buildings. Trash pickers are provided with protective gloves and aprons and similarly organized. As a member of a union women find personal strength.

The effects of SEWA on women's sense of self and vision of the future is also reflected in their statements about their children. One SEWA member told the researchers, "After I repay this loan I intend to get another loan to buy a one-room house. I'll have my own house and my children will have a good environment to grow up in." Another woman proudly said, "My life has changed. Now I can give my children better medical care and good clothes. With the income I earn [mopping floors and picking paper out of the trash to sell]. I can afford to buy gifts and spend money on social occasions. If I am desperate for money I know I can get a loan from SEWA. Now I am not worried about anything."

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Economic Security:

In the lives of the 32 SEWA members, economic security was the perhaps the most obvious dimension in which empowerment was taking place. Economic security, of

course, is relative. All of the women in the study were poor and economically vulnerable; most of the SEWA members, however, felt that they were less so as a result of belonging to SEWA. Asked what difference SEWA had made in their lives, nearly two-thirds of the women said that, as a result of direct employment, loans, or training provided by SEWA, they had been able to enter new types of employment; over half of the women had been able to improve or expand their business; nearly two-thirds stated that their income had increased, over a third mentioned an increase in their assets, and one fifth mentioned that they had used loans to rid themselves of debts to traditional money-lenders. Beyond these actual benefits, many said that they felt more financially secure because they had savings accounts and could get loans from SEWA.

In some cases economic security increased because of the women's involvement in the SEWA Union. A woman who sewed garments on an outwork basis told the interviewer, "We get ten rupees for sewing one pair of knickers, and women who do not belong to SEWA only get seven rupees." One bid-roller commented, "Every year we get an increase in wages because of the trade union....These days, with the mills closing down [and men losing their jobs], [women's earnings from] bidi work are the only source of income."

In other cases training or loans have been the most important element contributing to economic security. Income from vegetable and fruit vending, for example, is often limited by the amount of produce a woman can carry on her head. One respondent had expanded her business after taking out a loan from SEWA Bank to buy a cart. The added income gave her the ability to pay installments on a larger loan, which she subsequently took out to build a house. Through a government housing program administered by SEWA, several other women in the study got loans which enabled them to purchase their own houses. Owning a home is one of the most important source of security for the very poor, for whom loss of work because of a mill closing or even a serious illness could mean eviction. One of the respondents received training in embroidery and accounting from SEWA and, over the years, with a series of loans from SEWA Bank, opened two shops of her own. She now employs several other women, and has bought a motorized van to transport goods to and from the shop.

Status and Decision-making Power within the Household

SEWA members often increase their power and status within their power and status within their households as a result of their increased roles in their families' economic support. One woman, who had been trained by SEWA in bamboo work, explained,

We [my husband and I] played a major role in the marriages of his younger brother and sister. His younger brother contributed about 5000 rupees and his older brother only contributed about 1000 rupees, leaving a debt of 10,000 rupees for us. On top of that we bore most of the burden of supporting the family. I look after the house. My husband hands hi salary over to me, and I manage everything [with that and my salary from Bamboo center].

The women often were quite articulate about the changes that were taking place in their lives. One woman said,

Because of SEWA women can live with pride and confidence...Women who had no status at all now feel they have the same rights as men. They can work, earn money, do whatever they are capable of doing. They know the laws. They can get jobs....in the past young wives were [kept in the house] and suppressed by family members. Now they too can work and earn....If I had joined SEWA and gotten work it would have been impossible to feed our family of ten. Now my sister-in-law and I earn 1500 rupees a month between us. We can feed our family well, and people respect us.

In some cases the status of SEWA members within their families improves because they learn about their legal rights and realize that they have outside sources of assistance. One woman remembered that when she first met a SEWA organizer, and asked about the advantages of joining, the organizer told her, " You can save money, get loans, get insurance, and get help if your husband or another family member harasses you, "Hearing this, she decided to join without consulting her husband. "SEWA is a women's organization-why should I ask him," she reasoned. Another woman said,

"My husband used to beat me and prevent me from going out...now if my husband harasses me I threaten him, "Don't harm me or I will go to the court, SEWA will help me."

Interactions in the Public Sphere and Participation in Non-Family Groups

Although SEWA Bank, unlike many organizations that provide small loans to the poor, does not require loan recipients to form borrowers groups, SEWA provides many opportunities for its members to participate in groups. Most members are affiliated with a SEWA trade group or cooperative; in addition, women form strong bonds when they participate in training programs, rallies and various ceremonies and functions that SEWA sponsors. Through these various types of groups SEWA members develop their individual skills and self-confidence, and become more effective in public interactions. Reflecting on the changes in her life, one woman said,

"I was born in a village and married when I was very young. When I came to Ahmedabad I stayed in the house. Once in a while my husband took me out, but I never went out by myself. After I joined SEWA I developed the self-confidence to go out and work. I go out to work everyday [as a sweeper in an office building], and I can go anywhere in Ahmedabad all by myself. I am not afraid, and my courage came from SEWA. I know I can take care of my self."

As described earlier, together SEWA Union members develop at least a small measure of strength to stand up for their collective interests against public officials, labor contractors and other middlemen. One woman said, "I used to be scared of the police, but now I am not scared. I have courage now. I feel that SEWA is behind me." A bidi-worker proudly told the interviewer,

The bidi contractor may not like our joining our union but he and the other contractors can't do anything. They are afraid of SEWA. If they harass us and we complain to SEWA, SEWA will take up the issue on our behalf. Workers from SEWA come to visit us. They insist that we should get higher wages when the market rates go up. And it is done.

In addition to the economic benefits and protection that women get from SEWA trade unions, many get opportunities to develop their leadership and organizing skills. One woman recruited 15 of her friends and neighbors as SEWA members and helped them open savings accounts. Another became a trainer in a bamboo craft center run by SEWA. Most of the trade union organizers and other SEWA staff

began as ordinary members. Many of the women in the sample of 32 had gained opportunities for personal enrichment through SEWA's educational and social programs. Several had been on tours to visit cooperatives and other women's groups in other states.

5. Persistence of Gender Inequality in a Context of Social Change

The overall picture presented in the interviews is one of rapid social change accompanying changing economic conditions. Some of the women were born in the city, but many migrated from rural areas with their families, in most cases so that the father or husband could seek employment. Many started or resumed working in response to economic pressures (often when the husband lost his job). Against a general background of economic decline and crisis, many of the women in the study had discovered new opportunities and expanded their identities. This was particularly true of the SEWA members. Although many self-employed women simply see themselves as housewives, doing income generating work on the side, just to get by, the SEWA members that we interviewed identified themselves proudly as workers, as members of a particular occupational group, and as members of SEWA. SEWA promotes social change both by transforming the conditions in which self-employed women live and work, and also by transforming women's self-perceptions, enabling them to transcend the psychological confines of poverty and the strictures of family and tradition. At another level, SEWA engages in advocacy to enhance the legal, political and social status of self-employed women in society.

Many of the interviews with SEWA members conveyed a sense of hope, most strikingly in the women's statements about their aspirations for their children. In general the women did not complain about their own difficult situations, but almost invariably they hoped and expected that their children would lead better lives, and they were willing to work hard and make sacrifices to achieve this. While they were resigned to and in many cases took pride in and even enjoyed their own physically demanding manual jobs, they wanted their children to find easier ways to make a living.

Almost invariably the women and their husbands saw education as the way to a better life. This perception was articulated by women who were illiterate themselves as well as those who had primary or secondary education. Several women said that

their biggest regret was that they had dropped out of school, or that the saddest event in their childhood was when they were forced by their parents to withdraw from school in order to do housework or care for younger siblings. One of the SEWA member said, "I only studied up to the third grade. That is as good as being illiterate, and I feel it is the greatest obstacle in my life." Another reflected,

In our community girls are not encouraged to study much. My sisters and I liked studying...and my youngest sister was especially good in school. My brothers wasted their time loitering around and didn't pay any attention to their studies. Our parents discouraged those who wanted to study and tried to give a good education to the kids who never bothered to study. That is the irony!

Many of the women were working hard to give their daughters, as well as their sons, the education that they themselves were denied. One SEWA member said, "I want my oldest daughter to become a police inspector. The youngest daughter who is crippled also goes to an English-medium school. Even though I will have to borrow money I will give her a good education so that she can be self-reliant." Two of the women said they realized the importance of education for girls too late. One said,

I admit that we did not encourage her [our daughter] to study past the seventh grade. That was a mistake, and it has hindered her in life. She ended up a bidi-worker [like me], and if she had continued her studies she might have found a good job, earned more, and lived a better life.

Although almost all of the women said that education was extremely important in general, some of the interviews conveyed ambivalence about the importance of education for girls. Several said that it was important but already had taken their daughters out of school to help with housework. The mother-in-law of one of women (also a SEWA member) said, "All four of my sons were educated through the fifth grade, but I couldn't educate my daughter because if she went to school who would do the housework?" in the next breath she said, "In my opinion sons and daughters are of equal value. Daughters are more loyal to their mothers; sons get married and they look after their own families, and they believe whatever their wives tell them!"

Unacknowledged discrimination of this sort against girl children was apparent in many of the interview. Often gender stereotypes were so deeply ingrained that the respondents themselves did not recognize them. They told the interviewers that they treated sons and daughters equally, but it was obvious that girls often were being provided less education and made to work throughout much of their childhood. When she visited the 50 women to interview them, one of the authors noticed that even six and seven year old girls were helping their mothers in embroidery and bidi-rolling. The mothers were proud of this, and seemed to think it perfectly natural for daughters to work while sons loafed around the houses. It appeared that none of the women were trying to teach their sons to help, either with housework or with their home-based income-generating work. Similarly, almost none of the husbands in the 50 household sample helped around the house, even when the wife worked long hours outside of the home. Son preference, and domination of women within the home is further discussed below, in the context of women's reproductive lives.

30 to 35

Contrasts in their historical development, the political contexts in which they operate, and their legal and financial explain some of the fundamental differences between SEWA and the minimalist credit programs in Bangladesh. SEWA, as described earlier, grew out of the Indian national movement, Led by Mahatma Gandhi, and based on an ideology of nonviolent struggle against oppression. In Bangladesh the imperatives of coping with a war-ravaged population following the war of Independence from Pakistan in 1972 and a devastating famine in 1974 set the stage for the growth of nongovernmental organization (NGOs) involved in microenterprise lending to the poor. The NGOs' initial orientation was one of welfare and rehabilitation; gradually their emphasis began to shift to more long-term development concerns but, still, this generally revolved around transferring resources to the poor. Grameen Bank started the around the same time, as a Bank for the poor. In contrast to Grameen Bank, BRAC, after its relief phases in the early seventies, sought to alleviate poverty by empowering the poor. BRAC believed that " conscientization" along the lines of Paulo Freire (Freire, 1974), was needed prior to any transfer of resources. This model was followed throughout the 1970s and early 1980s. Since then, however, BRAC's Rural Development Program (RDP) has taken on a more minimalist approach; now, in the mid-nineties, BRAC's microcredit strategy closely resembles that of Grameen Bank.

(Although BRAC is still involved in nonformal primary education, health, and other activities, these are not integrated with its microcredit programs). In contrast to SEWA, which has always been a women's organisation, the NGOs in Bangladesh gradually shifted their orientation towards women for reasons of expediency as well as considerations of social equity. Both BRAC and Grameen Bank are run for the most part by men.

The difference in the genesis and orientation of SEWA and the Bangladesh NGOs have given rise to distinct differences in their activities. Through its trade union work, SEWA is waging a political struggle against the institutions and people that benefit from the disenfranchisement of self employed women. SEWA's struggle therefore is often against the government, its laws, and its police. The activities of Grameen Bank and BRAC are circumscribed within a developmentalist framework, where development is divorced from the issue of state power and political activism. Their dependence on the government for their licensing, and on government licensing for their ability to receive foreign funds explains to a large extent why Bangladeshi NGOs (and Grameen Bank) steer clear of activities that might be construed as challenging state power. BRAC and Grameen Bank, like most Bangladeshi NGOs refrained from participating in the anti-autocratic movement in the 1980s. They rarely become involved in directly protesting governmental injustices or economic exploitation by big business, rarely overtly challenge local elite's who have strong ties to the government, and they have done little to try to stop harassment of women by fundamentalists. While some NGOs in Bangladesh (including BRAC) at one time or another have mobilized for political actions at the local level, the state repression that was subsequently unleashed against their members discouraged them from continuing. The few cases of confrontation between NGOs and the state have ended in an NGO retreat, and currently only a few of the eight hundred foreign funded NGOs in Bangladesh engaged in any political mobilization.

The budgets of the Bangladeshi NGOs are provided to large extent by foreign donors, where as SEWA emphasis self reliance. This is reflected in the day today functioning of the programs. While SEWA closely adheres to the Gandhian's principles of simplicity and self-reliance, many of the Bangladeshi NGOs have more lavish (and western influenced) modes of operating, four wheel drive vehicles, plush offices (by Bangladeshi standards) and high salaries for senior staff. Grameen Bank is more simple and its salary level are

comparable to those paid to government workers, but in central office facilities far exceed those of SEWA. The Bangladeshi NGOs increasing dependence on development, assistance, funds from foreign governments and international NGOs as they expanded their operations is one of the factors that has discouraged a more political orientation.

SEWA's essentially political character influences the selection and orientation of its staff, and the way it is perceived by its clientele. The style of interactions between program staff and clientele in SEWA resembles that of a political organisation, although hierarchy exists, the general tone is that of camaraderie. In the Bangladesh programs, on the other hand, relationship between staff and members are mediated by the resources that are being transferred. Interactions are much much more hierarchical in Grameen Bank and BRAC than in SEWA, with the (mostly male) staff addressed as 'sir' and sitting on chairs at meetings, while the women sit on the floor.

8. Conclusion

Microenterprise credit for women has become increasingly common as a poverty alleviation intervention in developing countries worldwide. The rapid expansion of this programs has been accompanied by a growing emphasis on 'minimalist' strategies (see tendler, 1989) aimed at achieving high repayment rates and promoting efficiency and financial sustainability. Activities such as consciousness raising, political organising, skill development, and social services, which are essential elements for SEWA, have been increasingly downplayed in many microcredit programs. This is evident in the credit programs of two Bangladeshi organisations that have been the focus of the larger research effort of which this case study of SEWA was part; Grameen Bank and BRAC.

SEWA has many features in common with minimalist programs such as those of Grameen and BRAC, but provided a distinctly different model, both for extending microenterprise credit to poor women and, more generally, for poverty alleviation. One way to understand the fundamental differences between SEWA and the Bangladesh programs is through the different ways that they conceptualize poverty. Both are concerned with access to resources for the poor (credit, other inputs for income generation, social services). SEWA

however, focuses more directly on the power relations that preempt the poor's access to these things. For SEWA the resolution to powerlessness lies in struggle; hence the emphasis on political mobilization, with development work and social services to prepare and sustain its membership in their struggle. Its leaders describe SEWA as a movement rather than a program. Empowerment of women is an explicit goal, and credit is only one of the several interventions for furthering this goal. Grameen Bank, in contrast, is concerned with creating an alternative system for providing access to resources with credit seen as the essential resource. The poor are left to their own devices to determine both how best to use this resource to improve their economic status and their social and political position.

It should be acknowledged that the minimalist model for providing microenterprise credit to women has been very successful in Bangladesh. The work of Grameen Bank and the Bangladeshi NGOs at the grassroots level has created effective mechanism for transferring resources (primarily in the form of credit) to the poor allowing many families to bring about sustained improvement in their living conditions. Grameen's phenomenal expansion (it now provides credit to two million women) its extremely high repayment rate (98%), and its success in covering the cost of field level loan operations, have all been possible because of Grameen's minimalist strategy. At an individual level the women who participate in Grameen Bank's program have become empowered based on a variety of different measures, improved their economic status, improved their health and nutritional status, and increased their contraceptive use. BRAC's program has had a similar impact, although it operates on a smaller scale than Grameen Bank and is much farther from financial self-sustainability (Schuler and Hashemi, 1994; Hossain, 1988; Rahman and Hossain, 1986; Pitt and Khandekar, 1995; Hashemi, Schuler and Reilly, 1995; Wahid, 1993).

While SEWA clearly goes far beyond Grameen Bank and BRAC in empowering its members, it is unclear whether this is translating into reproductive empowerment. Bangladesh's family planning program has been much more successful than in India's in providing services in a culturally sensitive manner, and in making spacing methods accessible. Certainly the Bangladesh family planning program has a long way to go in meeting women's reproductive health needs, but it has at least succeeded in providing a minimum package of family planning services to women throughout the country. We would speculate that

for credit programs and empowerment of women to translate into higher contraceptive use, a level of access to family planning services beyond what is available to poor women in Ahmedabad and La Paz is a prerequisite.

International development donors have become increasingly interested in supporting minimalist credit programs for women because of their apparent effectiveness in extending financial services to the poor on a large scale, with relatively low and diminishing levels of financial subsidy. The growing evidence regarding effects of credit programs on the economic well-being and health status of poor families, and the potential to influence fertility through such programs provide additional reasons to expand them in developing countries. It is clear that minimalist credit programs are more easily replicated and expanded than SEWA would be. The findings from this study, however, suggest that SEWA's approach goes much further than minimalist credit programs in empowering women, particularly in the public sphere. Empowerment of women entails struggle, which, arguably, cannot be replicated in the way that a banking system for the poor can be.

1. SEWA is political in the sense that it works to promote the interests of a particular group (self employed women), and uses political strategies such as organising, lobbying, negotiating, and public demonstrations to press this agenda. SEWA is extremely careful, however, to avoid becoming involved in partisan politics and has never been associated with a political party.
2. One interviewer was the Principal Investigator, a Gujarati Psychologist who was able to establish rapport easily because of her professional experience and interpersonal skills in counseling and because, as an older woman, she was generally received with respect and was not perceived as intrusive. The other four interviewers, three females and one male, came from the communities being studied and, because of this, were able to establish rapport in most cases. In addition, the SEWA members were willing to spend time being interviewed because of the importance of SEWA in their lives. In general, the interviews with the comparison group were more difficult to conduct. The women tended to be more reserved, and as a result the quality of several of the transcripts was somewhat inferior. Because of this we have based most of the observations in this paper on the 32 SEWA members (See Pandit, 1995 for further details regarding the design and implementation of

the qualitative study, additional descriptive findings, and profiles of some of the SEWA members who were interviewed for the study).

3. Three types of interviews were carried out, all in Gujarati. In the first a structured questionnaire was used to collect demographic information pertaining to the woman and her family, their assets, occupations and sources of income, the woman's control over household income and other resources, saving and borrowing, decision-making patterns, treatment of health problems, fertility and use of contraception, and extent and nature of involvement with SEWA. The second was an open-ended "life profile" interview based on a list of topics. These included schooling, puberty and marriage, family and marital relationships, health problems and treatment, childbearing, acquisition of occupational skills, work history, economic stress events and coping strategies, changes of residence, physical mobility, control over resources and decisions within the family, and involvement with SEWA. The life profile interview was done with the woman only. The third type of interview was a "reproductive biography", an open-ended interview based on a list of questions, and done with both the women and their husbands. The reproductive biography traces the respondent's evolving awareness, attitudes and expectations associated with children and family planning, sources of contraceptive information and services, decision-making, and adoption and use of contraception.
4. The term harijan, literally, "children of god" was coined by Gandhi; now this group is included in the category called dalit, or "backward classes".
5. This description is drawn from SEWA, 1988, 1992; SEWA Academy, 1993; Rose, 1992; and Sebstad, 1982.
6. In response to the governments recent deregulation of interest rates SEWA plans to change its lending rate to 18.5% ; member saving will earn 14% interest.
7. For more information see Women's World Banking and International Coalition on Women and Credit, 1995; and Rose, 1992.
8. According to a Ford Foundation Assessment, SEWA's on-time repayment rate was 77% in 1992-93. Because of political instability and communal violence many of SEWA's clients fled to rural areas and fell behind in their loan repayments. SEWA reported a 97% repayments rate in 1993,

suggesting that most loans are repaid eventually, even through the installments may be late (Women's World Banking and International Coalition on Women and Credit, 1995; Women's World Banking, personal communicating).

9. After selecting 30 SEWA members, we selected a comparison group of 20 women by asking women in the SEWA group for names of friends or neighbours who did not belong to SEWA. INsofar AS POSSIBLE WE TRIED TO INCLUDE THE SAME PROPORTIONS OF Hindus and Muslims and of women in various occupations as in the SEWA group. For additional description of the study population see Pandit, 1994.
10. See Jhabvala and Bali; My Life My Work, 1993 for a more complete profile of SEWA's membership.
11. It appears from the accounts that these were genuine suicides, rather than "dowry deaths" in which young brides are murdered in disputes over dowry.
12. The priority of banking and credit over other activities among SEWA members may be over represented here because our sample was intentionally limited to women who were members of SEWA Bank. In addition, in the original study design each of the 30 SEWA members selected for the study was supposed to be involved either in a strong trade union or a cooperative. This criterion was not strictly followed, however, some of the respondents were involved neither in a union nor a cooperative (other than the SEWA Bank).
13. Among the remaining 12, several were not asked, apparently because the interviewer assumed that they would respond negatively, and many of the others gave unclear answers.
14. As noted earlier, two of the women in the comparison group joined SEWA during the study.

30 to 35

www.sewa.org
www.sewaresearch.org

Ability to get access to
medical treatment
family planning methods and services
credit
inputs for agricultural and other production
veterinary services, medicines
markets
legal assistance
other types of assistance

Providing service in community
as health/family planning worker
as veterinary specialist

Political awareness
knowledge of candidates and incumbents names political issues.

Participation in credit programs
knowledge of credit program operations
ability to take loans
knowledge of loan size, amount repaid, amount outstanding.

6. Participation in non-family groups

Identity as a person outside the family
as job- holder
as income-earner
as member of women's group

Participating in a group with identifiable, autonomous structure
setting agendas
managing group activities
interacting with outside world as a group

Forum for creating sense of solidarity with other women

Forum for self-expression and articulation of problems

Participation in NGO programs

as member
as leader of group
as member of (GB) board of directors
other leadership roles
in collective economic activities
in social activities
in charitable activities/ disaster relief
advising others on their economic activities of others
in determining who gets loans
pressuring others to pay loans

creating and managing group savings fund
group money-lending from savings fund
collective farming
 lease land
 hire labour
 decide what to plant, etc.
 work on land
other collective borrowing/enterprises
 participation in choosing, planning, managing enterprise.
involvement in marketing products

Group actions

 to make "the system" work
 legal system
 banking system
 government services
to gain access to productive resources
to resist opposition to women's nontraditional activities
to resist appropriation of loan funds by husband
to bargain collectively
 for higher wages
 for access to resources
to resist being cheated or forced to give bribes
to combat violence against group member
 family violence
 violence of employer or others in village
 violence of police/state agencies
support of group member who gets arrested

Appendix 2

C1 Minaben

Minaben is 35 years old and works at home, along with her mother and father-in-law, washing used oil tins for recycling. She has given birth to eleven children. Seven daughters are surviving. Harshidaben interviewed the mother-in-law who makes most of the decisions, and she explained: "she must give me a son!" When asked about sexual relations Minaben said:

We have no conflicts in sexual relations. If I say "no" he forces me to have intercourse, and I know that. So I always consent and such conflict does not arise. How can I say no? I have only daughters, no son. I had one son but he died. So I have to consent.

In another interview Minaben said: "so long as I do not produce a son

the family will not be complete. "But later she explained that it was very difficult to feed all of the children and at the conclusion of the interview she said,

In essence, Minaben has resigned herself to not having opinions and desires of her own wish regard to her reproduction, but she is conscious enough that she does not want her daughter to have the same fate.

C14 Laxmiben

Laxmiben is about 30 years old and like Minaben washes oil tins at home for recycling. When asked about her mobility she said that she was free to go wherever she liked, but rarely went out. She cleans the tins all day and then husband takes them and sells them. In the early mornings and evenings she does house work. She realizes now that five children are too many and says she'll have an abortion if she gets pregnant again. She might have gotten sterilized but she has heard of a couple of cases, involving relatives, where there were complications and she is scared. She will tell her children to have small families and to use family planning methods but as for herself she says :

I do not know anything about family planning methods and I do not want to know. and I cannot read. I do not have radio or T.V. in my house. Even though we are staying in the city we are like rural people. My husband is the same. From morning until evening our daily routine [work] is there.

Living in the city but swamped and isolated by her home based work, Laxmiben feels that the knowledge and connections that she would need to understand and use contraception are beyond her reach. She would prefer to rely on abortion.

S20 Karimaben

Karimaben is about 35 years old and has given birth to 11 children, eight of whom are living. According to her, those who were born in the hospital survived and those born at home, in the village, died. She joined SEWA two years ago. Like Minaben and Laxmiben she works at home cleaning used containers and preparing them for resale. Her husband sells them. Her children are only two years apart in age, and the youngest is just a year old, so she is not able to work regularly and she took her 15 year daughter out of school to wash containers. She feels exhausted and doesn't want any more children but as she puts it,

What is there to discuss with my husband. He doesn't care. And if I start to talk about family planning I may get a beating.... Eleven children were born and eight have survived. Every two years another one arrives, and my body is worn out. Even though I know about family planning it does not help me. My husband will not use any family planning and will not let me use anything either.

Karimben is afraid that her husband would drive her out of the house and remarry if she adopted contraception on her own. With eight children she would have nowhere to go.

S2 Kamlaben

Kamlaben, about 30 years old, used to work in a small blacksmith's factory. Two years ago she joined SEWA. She has taken a loan to buy tin and now makes small stoves and implements at home and sells the completed products to the factory. She had a son, and then five daughters were born (one of whom died). "Sometimes I feel like going and having 'the operation' "she told the interviewer, "but without my husband's signature I cannot act. "Her husband and mother-in-law are pressuring her to have a second son. Her cousin has an IUD and she is having problems with heavy bleeding, "So I am not in favor of using any family planning. I have never used and will never use any family planning. "When asked why some women take the initiative in making family planning. "When asked why some women take the initiative in making family planning decisions while others do not Kamlaben answered:

S6 Shantaben

Shantaben is about 25 years old. She joined SEWA three or four years ago. She has two sons and another child died. Her husband is domineering, violent and suspicious. Once he beat her so badly that she had to be hospitalized. She is not free to go out of the home without consulting him and he does not let her keep her own money. She contributes to the family income by rolling bidis at home. Her husband brings home the materials and then takes the finished products to sell. Her younger son had polio and has to be taken to the hospital daily for physical therapy.

My husband gives me just enough money for transport - five rupees. He takes us to the bus stop on his bicycle and from there I go by rickshaw. I come back by bus. I cannot even buy a glass of water.

Background: SEWA's Origins, Ideology and Strategies

SEWA's ideological heritage is strongly influenced by Mahatma Gandhi. SEWA was initially formed as part of the Women's Wing of the Textile Labor Association (TLA) of Ahmedabad. The TLA, India's oldest and largest union of textile workers was founded by Gandhi, Anasuya Sarabhai (a woman) and Shankarlal Banker in 1920 following a successful textile workers strike in 1917. The TLA became a testing ground for Gandhi's evolving philosophy of labor organizing, based on the concept of truth and nonviolence as a basic for action. Gandhi's ideas spread to industrial centers throughout India, as well as providing a basis for the TLA's ongoing work in organizing textile workers and, subsequently, for SEWA in organizing self-employed workers (Sebstad, 1982).

The Women's Wing of TLA was created in 1954 under the relationship of Ela Bhatt, in recognition of the special needs of women workers. Ela Bhatt soon became interested in self-employed women workers, whose condition was worse than that of industrial women workers, but who by law had no rights to organize, and through her efforts SEWA was set up in April 1972. Over time differences developed between the all-male TLA leadership and SEWA over a number of issues, including SEWA's interesting involvement in credit and other development activities, and Ela Bhatt's insistence on putting principle above narrow political loyalties. The differences erupted in 1981 when violent caste riots enveloped Ahmedabad city and SEWA spoke out in support of the harijans (former "untouchables" in the Indian caste system).⁴ Ela Bhatt was expelled by the TLA and SEWA became an independent organisation.⁵

SEWA describes itself not as a workers organization or a service-providing agency, but as a movement for social change. SEWA's identity and day-to-day activities are inspired by a Gandhian vision of truth, simplicity, and the need for nonviolent struggle against oppression. SEWA's strategies synthesize elements from the trade union, cooperative, and women's movements in India. The trade union movement provided a model for the successful unionization of self-employed women to struggle for higher wages and the right to pursue their occupations. As Tandler (1989) points out, SEWA takes advantage of the discipline and power of the trade union approach, but unlike most unions works with women in a wide variety of occupations and, thus, its potential size and influence is not limited by the number of persons working in a particular trade. The cooperative movement provided

examples of alternative structures through which small producers could become organized to better combat monopoly influences in the market. The women's movement helped SEWA to articulate the specificity of gender subordination in Indian society and integrate the problems and concerns of women as a critical element in the more general struggle for advancement of the poor.

SEWA's leadership use the term "self-employed" broadly to refer to women in three occupational categories: small-scale sellers, home-based producers, and casual laborers and services workers, preferring the designation "self-employed" because they perceive terms such as "unorganized" or "informal sector" to have negative connotations. Although self-employed women are engaged in diverse occupations, SEWA has recognized that they share many common problems. They lack legal protections and policies to guarantee them minimum wages, regulated hours of work, minimally safe working conditions, insurance and pensions; they are often harassed and threatened rather than protected by police and municipal authorities, as well as exploited by middlemen and private money-lenders. Home-based women workers are invisible in the sense that they are isolated and have no political voice. They often see themselves merely as housewives, although they may work eight or even twelve hours in home-based production such as rolling traditional cigarettes (bidi) or sewing garments. Women such as vendors who work outside of the home are often treated as trespassers in public space, even though sidewalk vending is both traditional and ubiquitous in India. Even women who perform public services such as collecting and sorting trash for recycling are treated as interlopers and exploited by freelance thugs who lay claim to piles of garbage in their areas of control and charge fees for the privilege of carrying it away.

SEWA's stated objective is to integrate self-employed women into the economic mainstream. To accomplish this SEWA combines-political forms of struggle with development approaches. SEWA organizes self-employed women in a variety of trades to negotiate with employers and middlemen for better wages and working conditions, and to protest unjust laws and unfair treatment by government officials. Recognizing that such struggles often cannot be sustained because of the vulnerability that poverty induces, SEWA also has become involved in a variety of economic development activities, including banking and credit, and social services.

Organizational Structures:

Union: SEWA organizes women involved in home-based production (bidi workers, garment workers, etc.), traders (street vendors and hawkers), and women who sell their labor and services (agricultural workers, construction workers, cleaners etc.). The SEWA union included 33 different groups in 1992 (Rose, 1992). Through the trade groups, the union assists workers to bargain collectively and increase their wages and provides protection against police harassment and extortion. SEWA has undertaken and won legal battles against attempts by municipal authorities to evict women street vendors from areas where they have traditionally sold their wares. The union's strategies include sit-in demonstrations (satyagraha in Gandhian terminology), public processions, informal negotiation, lobbying of government officials, strikes and litigation (Bhatt and Patel, 1986). Any self-employed woman over the age of 15 can become a SEWA member. Members elect representatives of their respective trades (in the ratio of one representative to 100 members) who in turn, every three years, elect a 25 member executive committee. Each trade in addition a committee that meets monthly to look into specific problems associated with its trade.

Cooperatives are set up to support women engaged in similar types of work by providing better access to productive resources and markets. Artisans and craftswomen such as cane and bamboo workers, hand block printers, and handloom weavers, for example, have formed cooperatives through SEWA to obtain assistance in updating their skills, purchasing raw materials at favorable rates, and marketing their products. Livestock, and-based, trading, and service cooperatives have also been formed to assist groups of women in various aspects of production, and marketing of products and services. Currently SEWA has 71 such cooperatives. Of these, SEWA bank is probably the best known.

Supportive services. SEWA provides or acts as an intermediary to help poor women in obtaining a wide range of services such as work security and life insurance, health care, child care, housing assistance, legal aid, communication, and educational programs. In some cases SEWA works with government agencies and implement programs such as assistance to mothers and with government agencies to develop and implement programs such as assistance to mothers and children.

Membership

SEWA started with a few hundred members in Ahmedabad in 1972 and, over the years, has grown into an organization of over 143,00 members in Gujarat (9

districts), and about 100,000 in sister organizations spread over five states. Over half of the membership is comprised of home-based workers such as bidi-rollers and farmers. Vendors constitute the next largest category, followed by women selling their labor or services, such as counted over 40 different occupations (Figure).

The SEWA bank

The SEWA Bank was set up in 1974 on TLA premises when SEWA realized that the conventional banking system was inaccessible to self-employed women. Lack of access to institutional credit contributes to chronic indebtedness, which forces self-employed women to spend a large part of their earnings with a safe place to keep their savings, and gives loans both for productive investments and other purposes such as housing improvements and emergencies. SEWA Bank has grown rapidly, from 4000 shareholders in 1974 to 20,993 share-holding members and 50,382 depositors in October 1995. Unlike many microenterprise credit programs, SEWA Bank relies on deposits to finance its loans. (Women's World Banking, 1994; Women's World Banking and International Coalition on Women and Credit, 1995 and Ela Bhatt, personal communication).

Small loans are available to SEWA members at an annual interest rate varying from 12% to 16.5% (as determined by the Central Bank of India)⁶. The average loan size in 1993 was US\$ 263. The loan period in most cases is three years, repayable in 35 monthly installments. A woman can get a secured loan using jewelry as collateral (personal ornaments are often the only individual asset a woman has), however most loans are unsecured. To get an unsecured loan an applicant typically is required to open an account and accumulate a certain level of savings, and to provide a personal reference from a SEWA member. Bank staff and field workers assist the loan applicants in filling out the required application. The review process involves oral interviews and review by a loan committee, and in most cases the process is completed in a short time. To pay their monthly installments borrowers must visit the SEWA Bank or bring the money to SEWA staff who visit their borrowers' neighborhoods in rickshaw vans. The mobile banking services were initiated to accommodate women who would otherwise be unable to use the SEWA Bank because of their extremely long working hours, or because their families restrict their mobility.⁷

Unlike many microenterprise loan programs that provide credit to poor women (Grameen Bank and BRAC in Bangladesh, for example), SEWA does not do group-based lending. In group-based programs much of the burden of screening loan applicants and collecting repayments is shifted to the borrower groups; SEWA, however, relies on other mechanisms to keep the cost of lending low and to ensure high repayment rates. In addition to informal screening of loan applicants by SEWA field staff (e.g. by talking to neighbors and other traders), loans are closely monitored by SEWA staff to ensure high repayments. The outreach staff, most of whom are also union organizers, talk to women who are late in making repayments, and frequently refer them to social services (from SEWA and other sources) to help alleviate the problems that interfere with loan repayment. They also work with defaulters to create flexible payment plans. Characteristics such as devotion, honesty, patience, enthusiasm and empathy towards the clients are given high priority in recruitment of bank staff, and this contributes to a climate of mutual trust and loyalty among SEWA staff and clients (Women's World Banking and International Coalition on Women and Credit, 1995). The intensive interactions with staff and the strong sense of personal loyalty that SEWA fosters among its members appear to contribute to high repayment rates.⁸

Costs are controlled by low staff salaries, a high level of dedication resulting in long working hours among staff and high population density, which makes it possible for staff to contact relatively large numbers of borrowers during field visits. Most of the field workers are union organizers, who are paid by the trade unions rather than the SEWA Bank. SEWA charges the bank lower than market rent for the building that it occupies. Based on a 1993 assessment by the Ford Foundation, SEWA bank is profitable by two different standard measures (Women's World Banking, 1994).

The breakdown of bank loans by purpose (Table 1) indicates that nearly two-thirds of the loan funds are spent on housing. SEWA is one of the only cooperative banks in India that provides credit to low income groups for housing, and government subsidized housing rarely goes to the very poor (Rose, 1992). SEWA recognizes housing as a basic need for poor self-employed women both for income generation, since many earn their livelihood as home-based producers, and as a source of security. Housing is symbolically important as well; in traditional Indian life, and particularly within the Gandhian tradition, the corresidential family is the locus of human values and morality.

Table 1: SEWA Bank Loans 1992-93

Purpose of Loan	# of Women	Rupees (thousand)	% Women	% of funds
Machine purchase	107	758	6	6
Trading	676	3044	37	24
House repair	450	3565	24	29
Debt repayment	90	406	5	3.5
Social events	100	554	5	4
TV/Refrigerator	10	78	1	3.5
Total	1840	12,781	100	100

Note: Trading includes vendors, waste paper pickers, etc.

Source: SEWA Bank

The Interpersonal Dimension

SEWA's unusual institutional culture is apparent even to the casual visitor. Compared in particular with other nongovernmental and private sector offices, the physical surroundings are cramped, austere and during much of the year, extremely hot. There are no company cars or micro-buses to transport staff. Low salaries, in most cases on a par with those of daily wage laborers, help to screen out potential employees who might lack personal commitment. Salaries are kept low to avoid emphasizing the value of academic degrees over the skills of self-employed workers, to show that the individual contributions of each member and organizer are respected (Rose, 1992). The Bank, Reception Centre and Training Academy are almost always crowded and busy, but there is an atmosphere of informality and camaraderie that one rarely sees in governmental, nongovernmental or private sector offices in India. There is a sense of common purpose, and the hierarchical behavior that permeates most public and private organizations is virtually absent. SEWA members and staff from top to bottom address one another by their first names, followed by "sister". Almost all of the staff and clients are female. Personal concern on the part of SEWA's leadership with all aspects of women's lives, including the spiritual, is infused through the daily workings of the organization.

3. Self Employed Women in Ahmedabad: Diverse and Vulnerable

Ahmedabad is a city of about three million people in the western Indian State of Gujarat. Once a thriving textile centre and now centered around a declining textile industry, Ahmedabad is a crowded city with a large and growing number of urban poor, and large and growing informal sector. Women in particular have limited opportunities for wage employment in the organized sector. According to official statistics, 94% of working women in India are self-employed (Bhatt, 1989). While women comprised over 25% of Ahmedabad mill workers in the 1950s, by 1980 proportion had dropped to less than five percent (Sebstad, 1982, Bhatt, 1980).

SEWA brings together Hindus, Muslims and Christians and its membership; SEWA members come from a variety of caste and ethnic backgrounds, including members of traditional occupational groups such as weavers, tailors, blacksmiths; and currently pursue diverse occupations from bidi rolling, to vegetable vending, to trash picking and recycling. About one third of SEWA's member are harijan, former "untouchables" in the India Case system (Women's World Banking and International Coalition on Women and Credit, 1995). Our qualitative study focused on 50 women, of whom 32 were SEWA members (there were 30 in the original sample and two joined during the study), and 18 nonmembers in similar occupations. The sample was purposely selected to include women in all of the main occupational groups who participate in SEWA's urban Ahmedabad program, and to include Muslims as well as Hindus.⁹ Almost 2/3 (32) of the women were home-based producers, and just over 1/3 were vendors (11) and laborers/service workers (7). These proportions roughly correspond to the proportions in SEWA's total urban membership (61% home-based producers, 23% vendors, 16% laborers/service).¹⁰ Twenty-four percent (12) of the 50 women were Muslim (compared with 19% in SEWA's total membership).

The women in the sample were between 20 and 44 years of age (average age 21 years), and had at least one living child (average 3.4 children). The sample was limited to married women of reproductive age (over 80% of SEWA's members are currently married) and, hence, did not include women from female-headed households who are often the most destitute among the poor. SEWA's members generally, however, come from the poorest segments of society. Most of the families in the study lived in extremely crowded conditions, in semi-permanent

houses. Only a third had private toilets, less than two thirds had running water, and only three-quarters had electricity, despite living in modern city.

In addition to their varied occupations, and differences in religious affiliation, the profiles of the 50 women portray some of the many cultural and individual variations among SEWA's membership. For example, some of the women had learned their trades from their mothers and fathers and came from subcastes or ethnic groups or families in which there was a long tradition of women working. In such families men, women and children often worked side-by-side, with minimal gender-based division of labor. One SEWA member recounted,

"I left school after the fifth grade...and started learning housework and bidi-rolling from my mother. In those days people sought, 'What is the use of educating a girl? A girl should learn some work so that she can earn something?' I also watched my father making pickles, and later on he taught me systematically. I used to watch and help him cut the mangoes, dry them in the sun, mix the spices. Gradually my father handed over these tasks to me. I can make mango, lemon, tamarind and chili pickles.

In other cases women had taken up independent income-generating work relatively recently and/or had been the first female in the family to migrate to the city and take up paid work. In some communities women who failed to contribute to family income were criticized and in others it was seen as dishonorable for women to earn their own incomes. For example, one SEWA member started taking in sewing in her home, during a period when the household was particularly pressed economically, but when her husband found out about it he flew into a rage and started beating her, shouting: "You have to go out and work because I'm not capable of supporting you?!" In some urban communities women had a high degree of mobility; for example, several of the women were vendors who traveled confidently throughout the city by themselves or with other women. Others, particularly some of the Muslim women, were virtually confined to their homes by tradition and in some cases idiosyncratic factors such as their husbands' and even their own dispositions.

There was considerable variation as well in the women's education levels; like their occupations and physical mobility, education levels were heavily influenced by traditional norms of the particular community from which each woman came. A number of women grew up in families and local communities where education was

values, even for girls; a few had some secondary school education, and one had completed secondary school. In contrast, a third of the women were completely illiterate, and many had dropped out of school after a few years of education. Many of them had grown up in rural areas in communities where education for girls was considered unnecessary and wasteful. In the majority of the women's natal families education for girls was not highly valued, but frequently it was economic and practical considerations, above all, that motivated the parents to take the girls out of school. Many of the women stayed home from school as children to care for younger siblings and do housework while their mother engaged in other types of work to earn an income, or they were kept at home to help their mothers in income-generating work. As one SEWA member described her childhood, "there was no school, no playing", only work. (In contrast, the respondents' brothers were rarely kept out of school by their parents, although many dropped because they and their parents failed to see that education would improve their life prospects.) several women mentioned that they could not take buses or find their way around the city because they could not read signs.

Notwithstanding the many variations in the backgrounds and individual circumstances of the 50 self-employed women, they had one characteristic in common: their vulnerability. Whether isolated within their homes, where they are often exploited by middlemen and may be subject to domestic violence, or treated as trespassers in public space and lacking legal protections, the lives and livelihoods of self-employed women are precarious. They are vulnerable to social violence such as robbery, extortion and sexual and other forms of harassment by police and thugs. Because of their poverty, their poor working conditions, and their limited access to social services, they and their families are highly vulnerable to illness and injury, and they suffer disproportionately from natural calamities such as floods and fires and from theft and vandalism, particularly during periods of social and political unrest such as the recent Hindu-Muslim riots. Both natural and social crises are common in Ahmedabad; during the period of 1992-94 there were two major floods, ten major riots, and many curfews lasting up to three months (Women's World Banking and International Coalition on Women and Credit, 1995).

Illustrations of the extreme vulnerability of the population that SEWA serves are sprinkled throughout the 50 life histories. When they were young girls, ten of the 50 women had one or both parents die; another two, along with their mothers and siblings, were abandoned by their fathers. Seventeen out of the 50 had experienced

the deaths of one or more of their children, including one SEWA member who had delivered 14 children and lost eight. Many of the women mentioned that they or members of their immediate families had suffered from preventable infectious diseases such as tuberculosis, polio, typhoid, meningitis, malaria and tetanus. Two had close female relatives in unhappy marriages who committed suicide by setting themselves on fire.¹¹ One woman's husband had been shot, apparently randomly, and lost both arms. Three had their houses looted or burned in recent Hindu-Muslim riots, others went hungry because they were unable to work during the riots, and many reported that they now stayed close to home, afraid to move about the city as they used to because violence could break out any time.

SEWA's unifying vision and diverse strategies respond to the diversity as well as the vulnerability of the population that it serves. Its Gandhian philosophy, which stresses nonviolence, tolerance and equality serves as a focal point for identifying areas of mutual interest among members of religious and caste groups that are often engaged in economic and political rivalry, sometimes erupting in violence. On a practical level, SEWA's combination of activities and services adapts to the varying needs, potentials and time limitations of women in different situations and at different stages in life. SEWA offers an assortment of interventions to reduce women's vulnerability, and contributes to women's empowerment on various levels.

4. SEWA as Catalyst for Women's Empowerment

Whereas many women initially have been drawn to join SEWA because of its trade union activities, the majority of the women in our qualitative study were attached to SEWA primarily by the savings and credit services provided by SEWA Bank.¹² Most had been inclined to trust SEWA from the beginning because they had been referred by trusted acquaintances or had received assistance from SEWA during the riots. One of the respondents commented that she and her family would have starved had it not been for SEWA, because the riots prevented them from working, and they had no savings. When providing relief in such situations, SEWA field staff use the opportunity to stress the importance of savings for emergencies, and invite women to join SEWA and open accounts in SEWA Bank. Over time, many women who join SEWA Bank became involved in other SEWA activities such as training programs, housing or insurance schemes. Each of the 32 SEWA members in the sample of 50 had a savings account in the SEWA Bank and had received at least one loan (in a number of cases for housing), and many were involved in a SEWA

trade union. In addition, some of the women had received training or participated in workshops and tours. A few were enrolled in a SEWA insurance scheme and some had received assistance at times of crisis.

The effects of SEWA on women's lives take place incrementally, over time. For some women the benefits are modest and for others dramatic, depending in part on such woman's personal qualities and circumstances at the time she joins, her potential for risk-taking and growth, and in part on each woman's personal qualities and circumstances at the time she joins, her potential for risk-taking and growth, and in part on the scope of her involvement in SEWA. Results from a longitudinal study (Noponen, 1993) are expected to provide statistical measures of the effects of different components of SEWA's program on various aspects of women's and families' welfare. In contrast, in this qualitative study we attempted to better understand SEWA's concept of empowerment and SEWA's strategies for promoting empowerment among its members.

Manifestations of Empowerment

The research program of which this study is part started with a general notion of empowerment of women as a process through which women increase their ability to shape their own lives and environment. The research began in Bangladesh. To develop a more concrete understanding of what empowerment of women meant in that particular social context, we reviewed literature on women's subordination and empowerment in Bangladesh, and interviewed staff of several nongovernmental organizations (NGO) that work with impoverished rural women, and for whom empowerment of women is an implicit or explicit goal. In the interviews we asked what changes the staff had observed in the women participating in their programs, which led them to believe that the women were becoming empowered. We also talked with participants in the BRAC and Grameen Bank programs (the focus of our study in Bangladesh). Based on this, we identified seven general areas or domains in which traditionally, subordination of women is played out, and in which empowerment of women is believed to be taking place.

In the India study we started with the "domains of empowerment" list developed in Bangladesh (Appendix 1). We showed this to senior staff of SEWA and asked them to modify it to reflect SEWA's concept of empowerment, with reference to the urban populations that SEWA works with. The result was a modified list of five domains of

empowerment: (1) sense of self and vision of future; (2) economic security; (3) status and decision-making power within the household; (4) interactions in public sphere; and (5) participation in non-family groups. In SEWA's version the general domains remained the same as those identified in Bangladesh (with the exception of one domain-"mobility and visibility"--which was dropped). The list of elements within each domain differed considerably, however. In SEWA's list there were many more elements, and much more emphasis on women's interactions in the public sphere and collective actions to confront injustice (figure 2).

The list in Figure 2 was constructed to explore the range of manifestations of empowerment observed by SEWA leaders and staff among SEWA members. Obviously this list does not describe an average member, or any one member. Since it is a composite. What it does not illustrate is the breadth of SEWA's vision of empowerment and the scope of its involvement in its members lives. It also reflects SEWA's particular genius for relating to its members both in terms of highly abstract ideals and the concrete details of everyday life. Examples of SEWA's impact on each of the domains of empowerment, based on the 32 case studies, are described in the following sections.

Sense of self and vision of future:

The effects of SEWA on women's self-perceptions are dramatic in some cases, and perceptible even among some of the women who joined relatively recently and whose participation is limited to banking and credit. Exposure to program ideology through interactions with SEWA staff and other members seems to magnify the effect of whatever tangible security money in the bank (how ever small the amount) provides. This gives women courage and erodes their feelings of vulnerability and lack of control over their own lives. The process of saving and providing for one's own future conveys a sense of self-efficacy. The women save for emergencies, or for their daughters' weddings, rather than simply living in fear of economic crises and social obligations. In addition to banking and credit, and the range of services and emergency assistance that SEWA offers, women's visions of themselves and their futures are influenced by SEWA's ideology, which stresses both inner strength and unity with others.

Besides reducing women's sense of insecurity and giving them hope, SEWA changes women's perceptions of themselves. SEWA gives women employment

opportunities and skills to advance in their work. "SEWA has developed my intelligence," one woman reflected, "Without SEWA I would have been merely a housewife." SEWA also gives its members a sense of dignity in work. For example, sweepers are given uniforms and organized into a "Committee for Beauty and Cleanliness", which gets contract to clean office buildings. Trash pickers are provided with protective gloves and aprons and similarly organized. As a member of a union women find personal strength.

The effects of SEWA on women's sense of self and vision of the future is also reflected in their statements about their children. One SEWA member told the researchers, "After I repay this loan I intend to get another loan to buy a one-room house. I'll have my own house and my children will have a good environment to grow up in." Another woman proudly said, "My life has changed. Now I can give my children better medical care and good clothes. With the income I earn [mopping floors and picking paper out of the trash to sell]. I can afford to buy gifts and spend money on social occasions. If I am desperate for money I know I can get a loan from SEWA. Now I am not worried about anything."

Economic Security:

In the lives of the 32 SEWA members, economic security was the perhaps the most obvious dimension in which empowerment was taking place. Economic security, of course, is relative. All of the women in the study were poor and economically vulnerable; most of the SEWA members, however, felt that they were less so as a result of belonging to SEWA. Asked what difference SEWA had made in their lives, nearly two-thirds of the women said that, as a result of direct employment, loans, or training provided by SEWA, they had been able to enter new types of employment; over half of the women had been able to improve or expand their business; nearly two-thirds stated that their income had increased, over a third mentioned an increase in their assets, and one fifth mentioned that they had used loans to rid themselves of debts to traditional money-lenders. Beyond these actual benefits, many said that they felt more financially secure because they had savings accounts and could get loans from SEWA.

In some cases economic security increased because of the women's involvement in the SEWA Union. A woman who sewed garments on an outwork basis told the

interviewer, "We get ten rupees for sewing one pair of knickers, and women who do not belong to SEWA only get seven rupees." One bid-roller commented, "Every year we get an increase in wages because of the trade union....These days, with the mills closing down [and men losing their jobs], [women's earnings from] bidi work are the only source of income."

In other cases training or loans have been the most important element contributing to economic security. Income from vegetable and fruit vending, for example, is often limited by the amount of produce a women can carry on her head. One respondent had expanded her business after taking out a loan from SEWA Bank to buy a cart. The added income gave her the ability to pay installments on a larger loan, which she subsequently took out to build a house. Through a government housing program administered by SEWA, several other women in the study got loans which enabled them to purchase their own houses. Owning a home is one of the most important source of security for the very poor, for whom loss of work because of a mill closing or even a serious illness could mean eviction. One of the respondents received training in embroidery and accounting from SEWA and, over the years, with a series of loans from SEWA Bank, opened two shops of her own. She now employs several other women, and has bought a motorized van to transport goods to and from the shop.

Status and Decision-making Power within the Household

SEWA members often increase their power and status within their power and status within their households as a result of their increased roles in their families' economic support. One woman, who had been trained by SEWA in bamboo work, explained,

We [my husband and I] played a major role in the marriages of his younger brother and sister. His younger brother contributed about 5000 rupees and his older brother only contributed about 1000 rupees, leaving a debt of 10,000 rupees for us. On top of that we bore most of the burden of supporting the family. I look after the house. My husband hands hi salary over to me, and I manage everything [with that and my salary from Bamboo center].

The women often were quite articulate about the changes that were taking place in their lives. One woman said,

Because of SEWA women can live with pride and confidence...Women who had no status at all now feel they have the same rights as men. They can work, earn money, do whatever they are capable of doing. They know the laws. They can get jobs....in the past young wives were [kept in the house] and suppressed by family members. Now they too can work and earn....If I had joined SEWA and gotten work it would have been impossible to feed our family of ten. Now my sister-in-law and I earn 1500 rupees a month between us. We can feed our family well, and people respect us.

In some cases the status of SEWA members within their families improves because they learn about their legal rights and realize that they have outside sources of assistance. One woman remembered that when she first met a SEWA organizer, and asked about the advantages of joining, the organizer told her, " You can save money, get loans, get insurance, and get help if your husband or another family member harasses you, "Hearing this, she decided to join without consulting her husband. "SEWA is a women's organization-why should I ask him," she reasoned. Another woman said,

"My husband used to beat me and prevent me from going out...now if my husband harasses me I threaten him, "Don't harm me or I will go to the court, SEWA will help me."

Interactions in the Public Sphere and Participation in Non-Family Groups

Although SEWA Bank, unlike many organizations that provide small loans to the poor, does not require loan recipients to form borrowers groups, SEWA provides many opportunities for its members to participate in groups. Most members are affiliated with a SEWA trade group or cooperative; in addition, women form strong bonds when they participate in training programs, rallies and various ceremonies and functions that SEWA sponsors. Through these various types of groups SEWA members develop their individual skills and self-confidence, and become more effective in public interactions. Reflecting on the changes in her life, one woman said,

"I was born in a village and married when I was very young. When I came to Ahmedabad I stayed in the house. Once in a while my husband took me out, but I never went out by myself. After I joined SEWA I developed the self-confidence to go out and work. I go out to work everyday [as a sweeper in an office building], and I can go anywhere in Ahmedabad all by myself. I am not afraid, and my courage came from SEWA. I know I can take care of my self."

As described earlier, together SEWA Union members develop at least a small measure of strength to stand up for their collective interests against public officials, labor contractors and other middlemen. One woman said, "I used to be scared of the police, but now I am not scared. I have courage now. I feel that SEWA is behind me." A bidi-worker proudly told the interviewer,

The bidi contractor may not like our joining our union but he and the other contractors can't do anything. They are afraid of SEWA. If they harass us and we complain to SEWA, SEWA will take up the issue on our behalf. Workers from SEWA come to visit us. They insist that we should get higher wages when the market rates go up. And it is done.

In addition to the economic benefits and protection that women get from SEWA trade unions, many get opportunities to develop their leadership and organizing skills. One woman recruited 15 of her friends and neighbors as SEWA members and helped them open savings accounts. Another became a trainer in a bamboo craft center run by SEWA. Most of the trade union organizers and other SEWA staff began as ordinary members. Many of the women in the sample of 32 had gained opportunities for personal enrichment through SEWA's educational and social programs. Several had been on tours to visit cooperatives and other women's groups in other states.

5. Persistence of Gender Inequality in a Context of Social Change

The overall picture presented in the interviews is one of rapid social change accompanying changing economic conditions. Some of the women were born in the city, but many migrated from rural areas with their families, in most cases so that the father or husband could seek employment. Many started or resumed working in response to economic pressures (often when the husband lost his job). Against a general background of economic decline and crisis, many of the women in the study

had discovered new opportunities and expanded their identities. This was particularly true of the SEWA members. Although many self-employed women simply see themselves as housewives, doing income generating work on the side, just to get by, the SEWA members that we interviewed identified themselves proudly as workers, as members of a particular occupational group, and as members of SEWA. SEWA promotes social change both by transforming the conditions in which self-employed women live and work, and also by transforming women's self-perceptions, enabling them to transcend the psychological confines of poverty and the strictures of family and tradition. At another level, SEWA engages in advocacy to enhance the legal, political and social status of self-employed women in society.

Many of the interviews with SEWA members conveyed a sense of hope, most strikingly in the women's statements about their aspirations for their children. In general the women did not complain about their own difficult situations, but almost invariably they hoped and expected that their children would lead better lives, and they were willing to work hard and make sacrifices to achieve this. While they were resigned to and in many cases took pride in and even enjoyed their own physically demanding manual jobs, they wanted their children to find easier ways to make a living.

Almost invariably the women and their husbands saw education as the way to a better life. This perception was articulated by women who were illiterate themselves as well as those who had primary or secondary education. Several women said that their biggest regret was that they had dropped out of school, or that the saddest event in their childhood was when they were forced by their parents to withdraw from school in order to do housework or care for younger siblings. One of the SEWA member said, "I only studied up to the third grade. That is as good as being illiterate, and I feel it is the greatest obstacle in my life." Another reflected,

In our community girls are not encouraged to study much. My sisters and I liked studying...and my youngest sister was especially good in school. My brothers wasted their time loitering around and didn't pay any attention to their studies. Our parents discouraged those who wanted to study and tried to give a good education to the kids who never bothered to study. That is the irony!

Many of the women were working hard to give their daughters, as well as their sons, the education that they themselves were denied. One SEWA member said, "I want my oldest daughter to become a police inspector. The youngest daughter who is crippled also goes to an English-medium school. Even though I will have to borrow money I will give her a good education so that she can be self-reliant." Two of the women said they realized the importance of education for girls too late. One said,

I admit that we did not encourage her [our daughter] to study past the seventh grade. That was a mistake, and it has hindered her in life. She ended up a bidi-worker [like me], and if she had continued her studies she might have found a good job, earned more, and lived a better life.

Although almost all of the women said that education was extremely important in general, some of the interviews conveyed ambivalence about the importance of education for girls. Several said that it was important but already had taken their daughters out of school to help with housework. The mother-in-law of one of the women (also a SEWA member) said, "All four of my sons were educated through the fifth grade, but I couldn't educate my daughter because if she went to school who would do the housework?" in the next breath she said, "In my opinion sons and daughters are of equal value. Daughters are more loyal to their mothers; sons get married and they look after their own families, and they believe whatever their wives tell them!"

Unacknowledged discrimination of this sort against girl children was apparent in many of the interviews. Often gender stereotypes were so deeply ingrained that the respondents themselves did not recognize them. They told the interviewers that they treated sons and daughters equally, but it was obvious that girls often were being provided less education and made to work throughout much of their childhood. When she visited the 50 women to interview them, one of the authors noticed that even six and seven year old girls were helping their mothers in embroidery and bidi-rolling. The mothers were proud of this, and seemed to think it perfectly natural for daughters to work while sons loafed around the houses. It appeared that none of the women were trying to teach their sons to help, either with housework or with their home-based income-generating work. Similarly, almost none of the husbands in the 50 household sample helped around the house, even when the wife worked long hours outside of the home. Son preference, and

domination of women within the home is further discussed below, in the context of women's reproductive lives.

30 to 35

Contrasts in their historical development, the political contexts in which they operate, and their legal and financial explain some of the fundamental differences between SEWA and the minimalist credit programs in Bangladesh. SEWA, as described earlier, grew out of the Indian national movement, Led by Mahatma Gandhi, and based on an ideology of nonviolent struggle against oppression. In Bangladesh the imperatives of coping with a war-ravaged population following the war of Independence from Pakistan in 1972 and a devastating famine in 1974 set the stage for the growth of nongovernmental organization (NGOs) involved in microenterprise lending to the poor. The NGOs' initial orientation was one of welfare and rehabilitation; gradually their emphasis began to shift to more long-term development concerns but, still, this generally revolved around transferring resources to the poor. Grameen Bank started the around the same time, as a Bank for the poor. In contrast to Grameen Bank, BRAC, after its relief phases in the early seventies, sought to alleviate poverty by empowering the poor. BRAC believed that " conscientization" along the lines of Paulo Freire (Freire, 1974), was needed prior to any transfer of resources. This model was followed throughout the 1970s and early 1980s. Since then, however, BRAC's Rural Development Program (RDP) has taken on a more minimalist approach; now, in the mid-nineties, BRAC's microcredit strategy closely resembles that of Grameen Bank. (Although BRAC is still involved in nonformal primary education, health, and other activities, these are not integrated with its microcredit programs). In contrast to SEWA, which has always been a women's organisation, the NGOs in Bangladesh gradually shifted their orientation towards women for reasons of expediency as well as considerations of social equity. Both BRAC and Grameen Bank are run for the most part by men.

The difference in the genesis and orientation of SEWA and the Bangladesh NGOs have given rise to distinct differences in their activities. Through its trade union work, SEWA is waging a political struggle against the institutions and people that benefit from the disenfranchisement of self employed women. SEWA's struggle therefore is often against the government, its laws, and its police. The activities of Grameen Bank and BRAC are circumscribed within a developmentalist framework, where development is

divorced from the issue of state power and political activism. Their dependence on the government for their licensing, and on government licensing for their ability to receive foreign funds explains to a large extent why Bangladeshi NGOs (and Grameen Bank) steer clear of activities that might be construed as challenging state power. BRAC and Grameen Bank, like most Bangladeshi NGOs refrained from participating in the anti-autocratic movement in the 1980s. They rarely become involved in directly protesting governmental injustices or economic exploitation by big business, rarely overtly challenge local elite's who have strong ties to the government, and they have done little to try to stop harassment of women by fundamentalists. While some NGOs in Bangladesh (including BRAC) at one time or another have mobilized for political actions at the local level, the state repression that was subsequently unleashed against their members discouraged them from continuing. The few cases of confrontation between NGOs and the state have ended in an NGO retreat, and currently only a few of the eight hundred foreign funded NGOs in Bangladesh engaged in any political mobilization.

The budgets of the Bangladeshi NGOs are provided to large extent by foreign donors, where as SEWA emphasis self reliance. This is reflected in the day today functioning of the programs. While SEWA closely adheres to the Gandhian's principles of simplicity and self-reliance, many of the Bangladeshi NGOs have more lavish (and western influenced) modes of operating, four wheel drive vehicles, plush offices (by Bangladeshi standards) and high salaries for senior staff. Grameen Bank is more simple and its salary level are comparable to those paid to government workers, but in central office facilities far exceed those of SEWA. The Bangladeshi NGOs increasing dependence on development, assistance, funds from foreign governments and international NGOs as they expanded their operations is one of the factors that has discouraged a more political orientation.

SEWA's essentially political character influences the selection and orientation of its staff, and the way it is perceived by its clientele. The style of interactions between program staff and clientele in SEWA resembles that of a political organisation, although hierarchy exists, the general tone is that of camaraderie. In the Bangladesh programs, on the other hand, relationship between staff and members are mediated by the resources that are being transferred. Interactions are much much more hierarchical in Grameen Bank

and BRAC then in SEWA, with the (mostly male) staff addressed as 'sir' and sitting on chairs at meetings, while the women sit on the floor.

Background: SEWA's Origins, Ideology and Strategies

SEWA's ideological heritage is strongly influenced by Mahatma Gandhi. SEWA was initially formed as part of the Women's Wing of the Textile Labor Association (TLA) of Ahmedabad. The TLA, India's oldest and largest union of textile workers was founded by Gandhi, Anasuya Sarabhai (a woman) and Shankarlal Banker in 1920 following a successful textile workers strike in 1917. The TLA became a testing ground for Gandhi's evolving philosophy of labor organizing, based on the concept of truth and nonviolence as a basic for action. Gandhi's ideas spread to industrial centers throughout India, as well as providing a basis for the TLA's ongoing work in organizing textile workers and, subsequently, for SEWA in organizing self-employed workers (Sebstad, 1982).

The Women's Wing of TLA was created in 1954 under the relationship of Ela Bhatt, in recognition of the special needs of women workers. Ela Bhatt soon became interested in self-employed women workers, whose condition was worse than that of industrial women workers, but who by law had no rights organize, and through her efforts SEWA was set up in April 1972. Over time differences developed between the all-male TLA leadership and SEWA over a number of issues, including SEWA's interesting involvement in credit and other development activities, and Ela Bhatt's insistence on putting principle above narrow political loyalties. The differences erupted in 1981 when violent caste riots enveloped Ahmedabad city and SEWA spoke out in support of the harijans (former "untouchables" in the Indian caste system).⁴ Ela Bhatt was expelled by the TLA and SEWA became an independent organisation.⁵

SEWA describes itself not as a workers organization or a service-providing agency, but as a movement for social change. SEWA's identity and day-to-day activities are inspired by a Gandhian vision of truth, simplicity, and the need for nonviolent struggle against oppression. SEWA's strategies synthesize elements from the trade union, cooperative, and women's movements in India. The trade union movement provided a model for the successful unionization of self-employed women to struggle for higher wages and the right to pursue their occupations. As Tandler (1989) points out, SEWA takes advantage of the discipline and power of the trade

union approach, but unlike most unions works with women in a wide variety of occupations and, thus, its potential size and influence is not limited by the number of persons working in a particular trade. The cooperative movement provided examples of alternative structures through which small producers could become organized to better combat monopoly influences in the market. The women's movement helped SEWA to articulate the specificity of gender subordination in Indian society and integrate the problems and concerns of women as a critical element in the more general struggle for advancement of the poor.

SEWA's leadership use the term "self-employed" broadly to refer to women in three occupational categories: small-scale sellers, home-based producers, and casual laborers and services workers, preferring the designation "self-employed" because they perceive terms such as "unorganized" or "informal sector" to have negative connotations. Although self-employed women are engaged in diverse occupations, SEWA has recognized that they share many common problems. They lack legal protections and policies to guarantee them minimum wages, regulated hours of work, minimally safe working conditions, insurance and pensions; they are often harrassed and threatened rather than protected by police and municipal authorities, as well as exploited by middlemen and private money-lenders. Home-based women workers are invisible in the sense that they are isolated and have no political voice. They often see themselves merely as housewives, although they may work eight or even twelve hours in home-based production such as rolling traditional cigarettes (bidi) or sewing garments. Women such as vendors who work outside of the home are often treated as trespassers in public space, even though sidewalk vending is both traditional and ubiquitous in India. Even women who perform public services such as collecting and sorting trash for recycling are treated as interlopers and exploited by freelance thugs who lay claim to piles of garbage in their areas of control and charge fees for the privilege of carrying it away.

SEWA's stated objective is to integrate self-employed women into the economic mainstream. To accomplish this SEWA combines political forms of struggle with development approaches. SEWA organizes self-employed women in a variety of trades to negotiate with employers and middlemen for better wages and working conditions, and to protest unjust laws and unfair treatment by government officials. Recognizing that such struggles often cannot be sustained because of the vulnerability that poverty induces, SEWA also has become involved in a variety of economic development activities, including banking and credit, and social services.

Organizational Structures:

Union: SEWA organizes women involved in home-based production (bidi workers, garment workers, etc.), traders (street vendors and hawkers), and women who sell their labor and services (agricultural workers, construction workers, cleaners etc.). The SEWA union included 33 different groups in 1992 (Rose, 1992). Through the trade groups, the union assists workers to bargain collectively and increase their wages and provides protection against police harassment and extortion. SEWA has undertaken and won legal battles against attempts by municipal authorities to evict women street vendors from areas where they have traditionally sold their wares. The union's strategies include sit-in demonstrations (satyagraha in Gandhian terminology), public processions, informal negotiation, lobbying of government officials, strikes and litigation (Bhatt and Patel, 1986). Any self-employed woman over the age of 15 can become a SEWA member. Members elect representatives of their respective trades (in the ratio of one representative to 100 members) who in turn, every three years, elect a 25 member executive committee. Each trade in addition a committee that meets monthly to look into specific problems associated with its trade.

Cooperatives are set up to support women engaged in similar types of work by providing better access to productive resources and markets. Artisans and craftswomen such as cane and bamboo workers, hand block printers, and handloom weavers, for example, have formed cooperatives through SEWA to obtain assistance in updating their skills, purchasing raw materials at favorable rates, and marketing their products. Livestock, and-based, trading, and service cooperatives have also been formed to assist groups of women in various aspects of production, and marketing of products and services. Currently SEWA has 71 such cooperatives. Of these, SEWA bank is probably the best known.

Supportive services. SEWA provides or acts as an intermediary to help poor women in obtaining a wide range of services such as work security and life insurance, health care, child care, housing assistance, legal aid, communication, and educational programs. In some cases SEWA works with government agencies and implement programs such as assistance to mothers and with government agencies to develop and implement programs such as assistance to mothers and children.

Membership

SEWA started with a few hundred members in Ahmedabad in 1972 and, over the years, has grown into an organization of over 143,00 members in Gujarat (9 districts), and about 100,000 in sister organizations spread over five states. Over half of the membership is comprised of home-based workers such as bidi-rollers and farmers. Vendors constitute the next largest category, followed by women selling their labor or services, such as covered over 40 different occupations (Figure).

The SEWA bank

The SEWA Bank was set up in 1974 on TLA premises when SEWA realized that the conventional banking system was inaccessible to self-employed women. Lack of access to institutional credit contributes to chronic indebtedness, which forces self-employed women to spend a large part of their earnings with a safe place to keep their savings, and gives loans both for productive investments and other purposes such as housing improvements and emergencies. SEWA Bank has grown rapidly, from 4000 shareholders in 1974 to 20,993 share-holding members and 50,382 depositors in October 1995. Unlike many microenterprise credit programs, SEWA Bank relies on deposits to finance its loans. (Women's World Banking, 1994; Women's World Banking and International Coalition on Women and Credit, 1995 and Ela Bhatt, personal communication).

Small loans are available to SEWA members at an annual interest rate varying from 12% to 16.5% (as determined by the Central Bank of India)⁶. The average loan size in 1993 was US\$ 263. The loan period in most cases is three years, repayable in 35 monthly installments. A woman can get a secured loan using jewelry as collateral (personal ornaments are often the only individual asset a woman has), however most loans are unsecured. To get an unsecured loan an applicant typically is required to open an account and accumulate a certain level of savings, and to provide a personal reference from a SEWA member. Bank staff and field workers assist the loan applicants in filling out the required application. The review process involves oral interviews and review by a loan committee, and in most cases the process is completed in a short time. To pay their monthly installments borrowers must visit the SEWA Bank or bring the money to SEWA staff who visit their borrowers' neighborhoods in rickshaw vans. The mobile banking services were initiated to accommodate women who would otherwise be unable to use the SEWA

Bank because of their extremely long working hours, or because their families restrict their mobility.⁷

Unlike many microenterprise loan programs that provide credit to poor women (Grameen Bank and BRAC in Bangladesh, for example), SEWA does not do group-based lending. In group-based programs much of the burden of screening loan applicants and collecting repayments is shifted to the borrower groups; SEWA, however, relies on other mechanisms to keep the cost of lending low and to ensure high repayment rates. In addition to informal screening of loan applicants by SEWA field staff (e.g. by talking to neighbors and other traders), loans are closely monitored by SEWA staff to ensure high repayments. The outreach staff, most of whom are also union organizers, talk to women who are late in making repayments, and frequently refer them to social services (from SEWA and other sources) to help alleviate the problems that interfere with loan repayment. They also work with defaulters to create flexible payment plans. Characteristics such as devotion, honesty, patience, enthusiasm and empathy towards the clients are given high priority in recruitment of bank staff, and this contributes to a climate of mutual trust and loyalty among SEWA staff and clients (Women's World Banking and International Coalition on Women and Credit, 1995). The intensive interactions with staff and the strong sense of personal loyalty that SEWA fosters among its members appear to contribute to high repayment rates.⁸

Costs are controlled by low staff salaries, a high level of dedication resulting in long working hours among staff and high population density, which makes it possible for staff to contact relatively large numbers of borrowers during field visits. Most of the field workers are union organizers, who are paid by the trade unions rather than the SEWA Bank. SEWA charges the bank lower than market rent for the building that it occupies. Based on a 1993 assessment by the Ford Foundation, SEWA bank is profitable by two different standard measures (Women's World Banking, 1994).

The breakdown of bank loans by purpose (Table 1) indicates that nearly two-thirds of the loan funds are spent on housing. SEWA is one of the only cooperative banks in India that provides credit to low income groups for housing, and government subsidized housing rarely goes to the very poor (Rose, 1992). SEWA recognizes housing as a basic need for poor self-employed women both for income generation, since many earn their livelihood as home-based producers, and as a source of security. Housing is symbolically important as well; in traditional Indian life, and

particularly within the Gandhian tradition, the corresidential family is the locus of human values and morality.

Table 1: SEWA Bank Loans 1992-93

Purpose of Loan	# of Women	Rupees (thousand)	% Women	% of funds
Machine purchase	107	758	6	6
Trading	676	3044	37	24
House repair	450	3565	24	29
Debt repayment	90	406	5	3.5
Social events	100	554	5	4
TV/Refrigerator	10	78	1	3.5
Total	1840	12,781	100	100

Note: Trading includes vendors, waste paper pickers, etc.

Source: SEWA Bank

The Interpersonal Dimension

SEWA's unusual institutional culture is apparent even to the casual visitor. Compared in particular with other nongovernmental and private sector offices, the physical surroundings are cramped, austere and during much of the year, extremely hot. There are no company cars or micro-buses to transport staff. Low salaries, in most cases on a par with those of daily wage laborers, help to screen out potential employees who might lack personal commitment. Salaries are kept low to avoid emphasizing the value of academic degrees over the skills of self-employed workers, to show that the individual contributions of each member and organizer are respected (Rose, 1992). The Bank, Reception Centre and Training Academy are almost always crowded and busy, but there is an atmosphere of informality and camaraderie that one rarely sees in governmental, nongovernmental or private sector offices in India. There is a sense of common purpose, and the hierarchical behavior that permeates most public and private organizations is virtually absent. SEWA members and staff from top to bottom address one another by their first names, followed by "sister". Almost all of the staff and clients are female. Personal

concern on the part of SEWA's leadership with all aspects of women's lives, including the spiritual, is infused through the daily workings of the organization.

3. Self Employed Women in Ahmedabad: Diverse and Vulnerable

Ahmedabad is a city of about three million people in the western Indian State of Gujarat. Once a thriving textile centre and now centered around a declining textile industry, Ahmedabad is a crowded city with a large and growing number of urban poor, and large and growing informal sector. Women in particular have limited opportunities for wage employment in the organized sector. According to official statistics, 94% of working women in India are self-employed (Bhatt, 1989). While women comprised over 25% of Ahmedabad mill workers in the 1950s, by 1980 proportion had dropped to less than five percent (Sebstad, 1982, Bhatt, 1980).

SEWA brings together Hindus, Muslims and Christians and its membership; SEWA members come from a variety of caste and ethnic backgrounds, including members of traditional occupational groups such as weavers, tailors, blacksmiths; and currently pursue diverse occupations from bidi rolling, to vegetable vending, to trash picking and recycling. About one third of SEWA's member are harijan, former "untouchables" in the India Caste system (Women's World Banking and International Coalition on Women and Credit, 1995). Our qualitative study focused on 50 women, of whom 32 were SEWA members (there were 30 in the original sample and two joined during the study), and 18 nonmembers in similar occupations. The sample was purposely selected to include women in all of the main occupational groups who participate in SEWA's urban Ahmedabad program, and to include Muslims as well as Hindus.⁹ Almost 2/3 (32) of the women were home-based producers, and just over 1/3 were vendors (11) and laborers/service workers (7). These proportions roughly correspond to the proportions in SEWA's total urban membership (61% home-based producers, 23% vendors, 16% laborers/service).¹⁰ Twenty-four percent (12) of the 50 women were Muslim (compared with 19% in SEWA's total membership).

The women in the sample were between 20 and 44 years of age (average age 21 years), and had at least one living child (average 3.4 children). The sample was limited to married women of reproductive age (over 80% of SEWA's members are currently married) and, hence, did not include women from female-headed households who are often the most destitute among the poor. SEWA's members

generally, however, come from the poorest segments of society. Most of the families in the study lived in extremely crowded conditions, in semi-permanent houses. Only a third had private toilets, less than two thirds had running water, and only three-quarters had electricity, despite living in modern city.

In addition to their varied occupations, and differences in religious affiliation, the profiles of the 50 women portray some of the many cultural and individual variations among SEWA's membership. For example, some of the women had learned their trades from their mothers and fathers and came from subcastes or ethnic groups or families in which there was a long tradition of women working. In such families men, women and children often worked side-by-side, with minimal gender-based division of labor. One SEWA member recounted,

"I left school after the fifth grade...and started learning housework and bidi-rolling from my mother. In those days people sought, 'What is the use of educating a girl? A girl should learn some work so that she can earn something?' I also watched my father making pickles, and later on he taught me systematically. I used to watch and help him cut the mangoes, dry them in the sun, mix the spices. Gradually my father handed over these tasks to me. I can make mango, lemon, tamarind and chili pickles.

In other cases women had taken up independent income-generating work relatively recently and/or had been the first female in the family to migrate to the city and take up paid work. In some communities women who failed to contribute to family income were criticized and in others it was seen as dishonorable for women to earn their own incomes. For example, one SEWA member started taking in sewing in her home, during a period when the household was particularly pressed economically, but when her husband found out about it he flew into a rage and started beating her, shouting: "You have to go out and work because I'm not capable of supporting you?!" In some urban communities women had a high degree of mobility/; for example, several of the women were vendors who traveled confidently throughout the city by themselves or with other women. Others, particularly some of the Muslim women, were virtually confined to their homes by tradition and in some cases idiosyncratic factors such as their husbands' and even their own dispositions.

There was considerable variation as well in the women's education levels; like their occupations and physical mobility, education levels were heavily influenced by

traditional norms of the particular community from which each woman came. A number of women grew up in families and local communities where education was valued, even for girls; a few had some secondary school education, and one had completed secondary school. In contrast, a third of the women were completely illiterate, and many had dropped out of school after a few years of education. Many of them had grown up in rural areas in communities where education for girls was considered unnecessary and wasteful. In the majority of the women's natal families education for girls was not highly valued, but frequently it was economic and practical considerations, above all, that motivated the parents to take the girls out of school. Many of the women stayed home from school as children to care for younger siblings and do housework while their mother engaged in other types of work to earn an income, or they were kept at home to help their mothers in income-generating work. As one SEWA member described her childhood, "there was no school, no playing", only work. (In contrast, the respondents' brothers were rarely kept out of school by their parents, although many dropped because they and their parents failed to see that education would improve their life prospects.) Several women mentioned that they could not take buses or find their way around the city because they could not read signs.

Notwithstanding the many variations in the backgrounds and individual circumstances of the 50 self-employed women, they had one characteristic in common: their vulnerability. Whether isolated within their homes, where they are often exploited by middlemen and may be subject to domestic violence, or treated as trespassers in public space and lacking legal protections, the lives and livelihoods of self-employed women are precarious. They are vulnerable to social violence such as robbery, extortion and sexual and other forms of harassment by police and thugs. Because of their poverty, their poor working conditions, and their limited access to social services, they and their families are highly vulnerable to illness and injury, and they suffer disproportionately from natural calamities such as floods and fires and from theft and vandalism, particularly during periods of social and political unrest such as the recent Hindu-Muslim riots. Both natural and social crises are common in Ahmedabad; during the period of 1992-94 there were two major floods, ten major riots, and many curfews lasting up to three months (Women's World Banking and International Coalition on Women and Credit, 1995).

Illustrations of the extreme vulnerability of the population that SEWA serves are sprinkled throughout the 50 life histories. When they were young girls, ten of the 50

women had one or both parents die; another two, along with their mothers and siblings, were abandoned by their fathers. Seventeen out of the 50 had experienced the deaths of one or more of their children, including one SEWA member who had delivered 14 children and lost eight. Many of the women mentioned that they or members of their immediate families had suffered from preventable infectious diseases such as tuberculosis, polio, typhoid, meningitis, malaria and tetanus. Two had close female relatives in unhappy marriages who committed suicide by setting themselves on fire.¹¹ One woman's husband had been shot, apparently randomly, and lost both arms. Three had their houses looted or burned in recent Hindu-Muslim riots, others went hungry because they were unable to work during the riots, and many reported that they now stayed close to home, afraid to move about the city as they used to because violence could break out any time.

SEWA's unifying vision and diverse strategies respond to the diversity as well as the vulnerability of the population that it serves. Its Gandhian philosophy, which stresses nonviolence, tolerance and equality serves as a focal point for identifying areas of mutual interest among members of religious and caste groups that are often engaged in economic and political rivalry, sometimes erupting in violence. On a practical level, SEWA's combination of activities and services adapts to the varying needs, potentials and time limitations of women in different situations and at different stages in life. SEWA offers an assortment of interventions to reduce women's vulnerability, and contributes to women's empowerment on various levels.

4. SEWA as Catalyst for Women's Empowerment

Whereas many women initially have been drawn to join SEWA because of its trade union activities, the majority of the women in our qualitative study were attached to SEWA primarily by the savings and credit services provided by SEWA Bank.¹² Most had been inclined to trust SEWA from the beginning because they had been referred by trusted acquaintances or had received assistance from SEWA during the riots. One of the respondents commented that she and her family would have starved had it not been for SEWA, because the riots prevented them from working, and they had no savings. When providing relief in such situations, SEWA field staff use the opportunity to stress the importance of savings for emergencies, and invite women to join SEWA and open accounts in SEWA Bank. Over time, many women who join SEWA Bank became involved in other SEWA activities such as training programs, housing or insurance schemes. Each of the 32 SEWA members in the

sample of 50 had a savings account in the SEWA Bank and had received at least one loan (in a number of cases for housing), and many were involved in a SEWA trade union. In addition, some of the women had received training or participated in workshops and tours. A few were enrolled in a SEWA insurance scheme and some had received assistance at times of crisis.

The effects of SEWA on women's lives take place incrementally, over time. For some women the benefits are modest and for others dramatic, depending in part on such woman's personal qualities and circumstances at the time she joins, her potential for risk-taking and growth, and in part on each woman's personal qualities and circumstances at the time she joins, her potential for risk-taking and growth, and in part on the scope of her involvement in SEWA. Results from a longitudinal study (Nojonen, 1993) are expected to provide statistical measures of the effects of different components of SEWA's program on various aspects of women's and families' welfare. In contrast, in this qualitative study we attempted to better understand SEWA's concept of empowerment and SEWA's strategies for promoting empowerment among its members.

Manifestations of Empowerment

The research program of which this study is part started with a general notion of empowerment of women as a process through which women increase their ability to shape their own lives and environment. The research began in Bangladesh. To develop a more concrete understanding of what empowerment of women meant in that particular social context, we reviewed literature on women's subordination and empowerment in Bangladesh, and interviewed staff of several nongovernmental organizations (NGO) that work with impoverished rural women, and for whom empowerment of women is an implicit or explicit goal. In the interviews we asked what changes the staff had observed in the women participating in their programs, which led them to believe that the women were becoming empowered. We also talked with participants in the BRAC and Grameen Bank programs (the focus of our study in Bangladesh). Based on this, we identified seven general areas or domains in which traditionally, subordination of women is played out, and in which empowerment of women is believed to be taking place.

In the India study we started with the "domains of empowerment" list developed in Bangladesh (Appendix 1). We showed this to senior staff of SEWA and asked them

to modify it to reflect SEWA's concept of empowerment, with reference to the urban populations that SEWA works with. The result was a modified list of five domains of empowerment: (1) sense of self and vision of future; (2) economic security; (3) status and decision-making power within the household; (4) interactions in public sphere; and (5) participation in non-family groups. In SEWA's version the general domains remained the same as those identified in Bangladesh (with the exception of one domain-"mobility and visibility"--which was dropped). The list of elements within each domain differed considerably, however. In SEWA's list there were many more elements, and much more emphasis on women's interactions in the public sphere and collective actions to confront injustice (figure 2).

The list in Figure 2 was constructed to explore the range of manifestations of empowerment observed by SEWA leaders and staff among SEWA members. Obviously this list does not describe an average member, or any one member. Since it is a composite. What it does not illustrate is the breadth of SEWA's vision of empowerment and the scope of its involvement in its members lives. It also reflects SEWA's particular genius for relating to its members both in terms of highly abstract ideals and the concrete details of everyday life. Examples of SEWA's impact on each of the domains of empowerment, based on the 32 case studies, are described in the following sections.

Sense of self and vision of future:

The effects of SEWA on women's self-perceptions are dramatic in some cases, and perceptible even among some of the women who joined relatively recently and whose participation is limited to banking and credit. Exposure to program ideology through interactions with SEWA staff and other members seems to magnify the effect of whatever tangible security money in the bank (how ever small the amount) provides. This gives women courage and erodes their feelings of vulnerability and lack of control over their own lives. The process of saving and providing for one's own future conveys a sense of self-efficacy. The women save for emergencies, or for their daughters' weddings, rather than simply living in fear of economic crises and social obligations. In addition to banking and credit, and the range of services and emergency assistance that SEWA offers, women's visions of themselves and their futures are influenced by SEWA's ideology, which stresses both inner strength and unity with others.

Besides reducing women's sense of insecurity and giving them hope, SEWA changes women's perceptions of themselves. SEWA gives women employment opportunities and skills to advance in their work. "SEWA has developed my intelligence," one woman reflected, "Without SEWA I would have been merely a housewife." SEWA also gives its members a sense of dignity in work. For example, sweepers are given uniforms and organized into a "Committee for Beauty and Cleanliness", which gets contract to clean office buildings. Trash pickers are provided with protective gloves and aprons and similarly organized. As a member of a union women find personal strength.

The effects of SEWA on women's sense of self and vision of the future is also reflected in their statements about their children. One SEWA member told the researchers, "After I repay this loan I intend to get another loan to buy a one-room house. I'll have my own house and my children will have a good environment to grow up in." Another woman proudly said, "My life has changed. Now I can give my children better medical care and good clothes. With the income I earn [mopping floors and picking paper out of the trash to sell]. I can afford to buy gifts and spend money on social occasions. If I am desperate for money I know I can get a loan from SEWA. Now I am not worried about anything."

Economic Security:

In the lives of the 32 SEWA members, economic security was the perhaps the most obvious dimension in which empowerment was taking place. Economic security, of course, is relative. All of the women in the study were poor and economically vulnerable; most of the SEWA members, however, felt that they were less so as a result of belonging to SEWA. Asked what difference SEWA had made in their lives, nearly two-thirds of the women said that, as a result of direct employment, loans, or training provided by SEWA, they had been able to enter new types of employment; over half of the women had been able to improve or expand their business; nearly two-thirds stated that their income had increased, over a third mentioned an increase in their assets, and one fifth mentioned that they had used loans to rid themselves of debts to traditional money-lenders. Beyond these actual benefits, many said that they felt more financially secure because they had savings accounts and could get loans from SEWA.

In some cases economic security increased because of the women's involvement in the SEWA Union. A woman who sewed garments on an outwork basis told the interviewer, "We get ten rupees for sewing one pair of knickers, and women who do not belong to SEWA only get seven rupees." One bid-roller commented, "Every year we get an increase in wages because of the trade union....These days, with the mills closing down [and men losing their jobs], [women's earnings from] bidi work are the only source of income."

In other cases training or loans have been the most important element contributing to economic security. Income from vegetable and fruit vending, for example, is often limited by the amount of produce a women can carry on her head. One respondent had expanded her business after taking out a loan from SEWA Bank to buy a cart. The added income gave her the ability to pay installments on a larger loan, which she subsequently took out to build a house. Through a government housing program administered by SEWA, several other women in the study got loans which enabled them to purchase their own houses. Owning a home is one of the most important source of security for the very poor, for whom loss of work because of a mill closing or even a serious illness could mean eviction. One of the respondents received training in embroidery and accounting from SEWA and, over the years, with a series of loans from SEWA Bank, opened two shops of her own. She now employs several other women, and has bought a motorized van to transport goods to and from the shop.

Status and Decision-making Power within the Household

SEWA members often increase their power and status within their power and status within their households as a result of their increased roles in their families' economic support. One woman, who had been trained by SEWA in bamboo work, explained,

We [my husband and I] played a major role in the marriages of his younger brother and sister. His younger brother contributed about 5000 rupees and his older brother only contributed about 1000 rupees, leaving a debt of 10,000 rupees for us. On top of that we bore most of the burden of supporting the family. I look after the house. My husband hands hi salary over to me, and I manage everything [with that and my salary from Bamboo center].

The women often were quite articulate about the changes that were taking place in their lives. One woman said,

Because of SEWA women can live with pride and confidence...Women who had no status at all now feel they have the same rights as men. They can work, earn money, do whatever they are capable of doing. They know the laws. They can get jobs....in the past young wives were [kept in the house] and suppressed by family members. Now they too can work and earn....If I had joined SEWA and gotten work it would have been impossible to feed our family of ten. Now my sister-in-law and I earn 1500 rupees a month between us. We can feed our family well, and people respect us.

In some cases the status of SEWA members within their families improves because they learn about their legal rights and realize that they have outside sources of assistance. One woman remembered that when she first met a SEWA organizer, and asked about the advantages of joining, the organizer told her, " You can save money, get loans, get insurance, and get help if your husband or another family member harasses you, "Hearing this, she decided to join without consulting her husband. "SEWA is a women's organization-why should I ask him," she reasoned. Another woman said,

"My husband used to beat me and prevent me from going out...now if my husband harasses me I threaten him, "Don't harm me or I will go to the court, SEWA will help me."

Interactions in the Public Sphere and Participation in Non-Family Groups

Although SEWA Bank, unlike many organizations that provide small loans to the poor, does not require loan recipients to form borrowers groups, SEWA provides many opportunities for its members to participate in groups. Most members are affiliated with a SEWA trade group or cooperative; in addition, women form strong bonds when they participate in training programs, rallies and various ceremonies and functions that SEWA sponsors. Through these various types of groups SEWA members develop their individual skills and self-confidence, and become more effective in public interactions. Reflecting on the changes in her life, one woman said,

"I was born in a village and married when I was very young. When I came to Ahmedabad I stayed in the house. Once in a while my husband took me out, but I never went out by myself. After I joined SEWA I developed the self-confidence to go out and work. I go out to work everyday [as a sweeper in an office building], and I can go anywhere in Ahmedabad all by myself. I am not afraid, and my courage came from SEWA. I know I can take care of my self."

As described earlier, together SEWA Union members develop at least a small measure of strength to stand up for their collective interests against public officials, labor contractors and other middlemen. One woman said, "I used to be scared of the police, but now I am not scared. I have courage now. I feel that SEWA is behind me." A bidi-worker proudly told the interviewer,

The bidi contractor may not like our joining our union but he and the other contractors can't do anything. They are afraid of SEWA. If they harass us and we complain to SEWA, SEWA will take up the issue on our behalf. Workers from SEWA come to visit us. They insist that we should get higher wages when the market rates go up. And it is done.

In addition to the economic benefits and protection that women get from SEWA trade unions, many get opportunities to develop their leadership and organizing skills. One woman recruited 15 of her friends and neighbors as SEWA members and helped them open savings accounts. Another became a trainer in a bamboo craft center run by SEWA. Most of the trade union organizers and other SEWA staff began as ordinary members. Many of the women in the sample of 32 had gained opportunities for personal enrichment through SEWA's educational and social programs. Several had been on tours to visit cooperatives and other women's groups in other states.

5. Persistence of Gender Inequality in a Context of Social Change

The overall picture presented in the interviews is one of rapid social change accompanying changing economic conditions. Some of the women were born in the city, but many migrated from rural areas with their families, in most cases so that the father or husband could seek employment. Many started or resumed working in response to economic pressures (often when the husband lost his job). Against a

general background of economic decline and crisis, many of the women in the study had discovered new opportunities and expanded their identities. This was particularly true of the SEWA members. Although many self-employed women simply see themselves as housewives, doing income generating work on the side, just to get by, the SEWA members that we interviewed identified themselves proudly as workers, as members of a particular occupational group, and as members of SEWA. SEWA promotes social change both by transforming the conditions in which self-employed women live and work, and also by transforming women's self-perceptions, enabling them to transcend the psychological confines of poverty and the strictures of family and tradition. At another level, SEWA engages in advocacy to enhance the legal, political and social status of self-employed women in society.

Many of the interviews with SEWA members conveyed a sense of hope, most strikingly in the women's statements about their aspirations for their children. In general the women did not complain about their own difficult situations, but almost invariably they hoped and expected that their children would lead better lives, and they were willing to work hard and make sacrifices to achieve this. While they were resigned to and in many cases took pride in and even enjoyed their own physically demanding manual jobs, they wanted their children to find easier ways to make a living.

Almost invariably the women and their husbands saw education as the way to a better life. This perception was articulated by women who were illiterate themselves as well as those who had primary or secondary education. Several women said that their biggest regret was that they had dropped out of school, or that the saddest event in their childhood was when they were forced by their parents to withdraw from school in order to do housework or care for younger siblings. One of the SEWA member said, "I only studied up to the third grade. That is as good as being illiterate, and I feel it is the greatest obstacle in my life." Another reflected,

In our community girls are not encouraged to study much. My sisters and I liked studying...and my youngest sister was especially good in school. My brothers wasted their time loitering around and didn't pay any attention to their studies. Our parents discouraged those who wanted to study and tried to give a good education to the kids who never bothered to study. That is the irony!

Many of the women were working hard to give their daughters, as well as their sons, the education that they themselves were denied. One SEWA member said, "I want my oldest daughter to become a police inspector. The youngest daughter who is crippled also goes to an English-medium school. Even though I will have to borrow money I will give her a good education so that she can be self-reliant." Two of the women said they realized the importance of education for girls too late. One said,

I admit that we did not encourage her [our daughter] to study past the seventh grade. That was a mistake, and it has hindered her in life. She ended up a bidi-worker [like me], and if she had continued her studies she might have found a good job, earned more, and lived a better life.

Although almost all of the women said that education was extremely important in general, some of the interviews conveyed ambivalence about the importance of education for girls. Several said that it was important but already had taken their daughters out of school to help with housework. The mother-in-law of one of the women (also a SEWA member) said, "All four of my sons were educated through the fifth grade, but I couldn't educate my daughter because if she went to school who would do the housework?" In the next breath she said, "In my opinion sons and daughters are of equal value. Daughters are more loyal to their mothers; sons get married and they look after their own families, and they believe whatever their wives tell them!"

Unacknowledged discrimination of this sort against girl children was apparent in many of the interviews. Often gender stereotypes were so deeply ingrained that the respondents themselves did not recognize them. They told the interviewers that they treated sons and daughters equally, but it was obvious that girls often were being provided less education and made to work throughout much of their childhood. When she visited the 50 women to interview them, one of the authors noticed that even six and seven year old girls were helping their mothers in embroidery and bidi-rolling. The mothers were proud of this, and seemed to think it perfectly natural for daughters to work while sons loafed around the houses. It appeared that none of the women were trying to teach their sons to help, either with housework or with their home-based income-generating work. Similarly, almost none of the husbands in the 50 household sample helped around the house, even when the wife worked long hours outside of the home. Son preference, and

domination of women within the home is further discussed below, in the context of women's reproductive lives.

30 to 35

Contrasts in their historical development, the political contexts in which they operate, and their legal and financial explain some of the fundamental differences between SEWA and the minimalist credit programs in Bangladesh. SEWA, as described earlier, grew out of the Indian national movement, Led by Mahatma Gandhi, and based on an ideology of nonviolent struggle against oppression. In Bangladesh the imperatives of coping with a war-ravaged population following the war of Independence from Pakistan in 1972 and a devastating famine in 1974 set the stage for the growth of nongovernmental organization (NGOs) involved in microenterprise lending to the poor. The NGOs' initial orientation was one of welfare and rehabilitation; gradually their emphasis began to shift to more long-term development concerns but, still, this generally revolved around transferring resources to the poor. Grameen Bank started the around the same time, as a Bank for the poor. In contrast to Grameen Bank, BRAC, after its relief phases in the early seventies, sought to alleviate poverty by empowering the poor. BRAC believed that " conscientization" along the lines of Paulo Freire (Freire, 1974), was needed prior to any transfer of resources. This model was followed throughout the 1970s and early 1980s. Since then, however, BRAC's Rural Development Program (RDP) has taken on a more minimalist approach; now, in the mid-nineties, BRAC's microcredit strategy closely resembles that of Grameen Bank. (Although BRAC is still involved in nonformal primary education, health, and other activities, these are not integrated with its microcredit programs). In contrast to SEWA, which has always been a women's organisation, the NGOs in Bangladesh gradually shifted their orientation towards women for reasons of expediency as well as considerations of social equity. Both BRAC and Grameen Bank are run for the most part by men.

The difference in the genesis and orientation of SEWA and the Bangladesh NGOs have given rise to distinct differences in their activities. Through its trade union work, SEWA is waging a political struggle against the institutions and people that benefit from the disenfranchisement of self employed women. SEWA's struggle therefore is often against the government, its laws, and its police. The activities of Grameen Bank and BRAC are circumscribed within a developmentalist framework, where development is

divorced from the issue of state power and political activism. Their dependence on the government for their licensing, and on government licensing for their ability to receive foreign funds explains to a large extent why Bangladeshi NGOs (and Grameen Bank) steer clear of activities that might be construed as challenging state power. BRAC and Grameen Bank, like most Bangladeshi NGOs refrained from participating in the anti-autocratic movement in the 1980s. They rarely become involved in directly protesting governmental injustices or economic exploitation by big business, rarely overtly challenge local elite's who have strong ties to the government, and they have done little to try to stop harassment of women by fundamentalists. While some NGOs in Bangladesh (including BRAC) at one time or another have mobilized for political actions at the local level, the state repression that was subsequently unleashed against their members discouraged them from continuing. The few cases of confrontation between NGOs and the state have ended in an NGO retreat, and currently only a few of the eight hundred foreign funded NGOs in Bangladesh engaged in any political mobilization.

The budgets of the Bangladeshi NGOs are provided to large extent by foreign donors, where as SEWA emphasis self reliance. This is reflected in the day today functioning of the programs. While SEWA closely adheres to the Gandhian's principles of simplicity and self-reliance, many of the Bangladeshi NGOs have more lavish (and western influenced) modes of operating, four wheel drive vehicles, plush offices (by Bangladeshi standards) and high salaries for senior staff. Grameen Bank is more simple and its salary level are comparable to those paid to government workers, but in central office facilities far exceed those of SEWA. The Bangladeshi NGOs increasing dependence on development, assistance, funds from foreign governments and international NGOs as they expanded their operations is one of the factors that has discouraged a more political orientation.

SEWA's essentially political character influences the selection and orientation of its staff, and the way it is perceived by its clientele. The style of interactions between program staff and clientele in SEWA resembles that of a political organisation, although hierarchy exists, the general tone is that of camaraderie. In the Bangladesh programs, on the other hand, relationship between staff and members are mediated by the resources that are being transferred. Interactions are much much more hierarchical in Grameen Bank

and BRAC then in SEWA, with the (mostly male) staff addressed as 'sir' and sitting on chairs at meetings, while the women sit on the floor.

Ability to get access to
medical treatment
family planning methods and services
credit
inputs for agricultural and other production
veterinary services, medicines
markets
legal assistance
other types of assistance

Providing service in community
as health/family planning worker
as veterinary specialist

Political awareness
knowledge of candidates and incumbents names political issues.

Participation in credit programs
knowledge of credit program operations
ability to take loans
knowledge of loan size, amount repaid, amount outstanding.

7. Participation in non-family groups

Identity as a person outside the family
as job- holder
as income-earner
as member of women's group

Participating in a group with identifiable, autonomous structure
setting agendas
managing group activities
interacting with outside world as a group

Forum for creating sense of solidarity with other women

Forum for self-expression and articulation of problems

Participation in NGO programs
as member
as leader of group
as member of (GB) board of directors
other leadership roles
in collective economic activities
in social activities

in charitable activities/ disaster relief
advising others on their economic activities of others
in determining who gets loans
pressuring others to pay loans

creating and managing group savings fund
group money-lending from savings fund
collective farming
 lease land
 hire labour
 decide what to plant, etc.
 work on land
other collective borrowing/enterprises
 participation in choosing, planning, managing enterprise.
involvement in marketing products

Group actions
 to make "the system" work
 legal system
 banking system
 government services
to gain access to productive resources
to resist opposition to women's nontraditional activities
to resist appropriation of loan funds by husband
to bargain collectively
 for higher wages
 for access to resources
to resist being cheated or forced to give bribes
to combat violence against group member
 family violence
 violence of employer or others in village
 violence of police/state agencies
support of group member who gets arrested

Appendix 2

C1 Minaben

Minaben is 35 years old and works at home, along with her mother and father-in-law, washing used oil tins for recycling. She has given birth to eleven children. Seven daughters are surviving. Harshidaben interviewed the mother-in-law who makes most of the decisions, and she explained: "she must give me a son!" When asked about sexual relations Minaben said:

We have no conflicts in sexual relations. If I say "no" he forces me to have intercourse, and I know that. So I always consent and such conflict does not arise. How can I say no? I have only daughters, no son. I had one son but he died. So I have to consent.

In another interview Minaben said: "so long as I do not produce a son the family will not be complete. "But later she explained that it was very difficult to feed all of the children and at the conclusion of the interview she said,

In essence, Minaben has resigned herself to not having opinions and desires of her own wish regard to her reproduction, but she is conscious enough that she does not want her daughter to have the same fate.

C14 Laxmiben

Laxmiben is about 30 years old and like Minaben washes oil tins at home for recycling. When asked about her mobility she said that she was free to go wherever she liked, but rarely went out. She cleans the tins all day and then husband takes them and sells them. In the early mornings and evenings she does house work. She realizes now that five children are too many and says she'll have an abortion if she gets pregnant again. She might have gotten sterilized but she has heard of a couple of cases, involving relatives, where there were complications and she is scared. She will tell her children to have small families and to use family planning methods but as for herself she says :

I do not know anything about family planning methods and I do not want to know. and I cannot read. I do not have radio or T.V. in my house. Even though we are staying in the city we are like rural people. My husband is the same. From morning until evening our daily routine [work] is there.

Living in the city but swamped and isolated by her home based work, Laxmiben feels that the knowledge and connections that she would need to understand and use contraception are beyond her reach. She would prefer to rely on abortion.

S20 Karimaben

Karimaben is about 35 years old and has given birth to 11 children, eight of whom are living. According to her, those who were born in the hospital survived and those born at home, in the village, died. She joined SEWA two years ago. Like Minaben and Laxmiben she works at home cleaning used containers and preparing them for resale. Her husband sells them. Her children are only two years apart in age, and the youngest is just a year old, so she is not able to work regularly and she took her 15 year daughter out of school to wash containers. She feels exhausted and doesn't want any more children but as she puts it,

What is there to discuss with my husband. He doesn't care. And if I start to talk about family planning I may get a beating.... Eleven children were born and eight have survived. Every two years another one arrives, and my body is worn out. Even though I know about family planning it does not help me. My husband will not use any family planning and will not let me use anything either.

Karimben is afraid that her husband would drive her out of the house and remarry if she adopted contraception on her own. With eight children she would have nowhere to go.

S2 Kamlaben

Kamlaben, about 30 years old, used to work in a small blacksmith's factory. Two years ago she joined SEWA. She has taken a loan to buy tin and now makes small stoves and implements at home and sells the completed products to the factory. She had a son, and then five daughters were born (one of whom died). "Sometimes I feel like going and having 'the operation' "she told the interviewer, "but without my husband's signature I cannot act. "Her husband and mother-in-law are pressuring her to have a second son. Her cousin has an IUD and she is having problems with heavy bleeding, "So I am not in favor of using any family planning. I have never used and will never use any family planning. "When asked why some women take the initiative in making family planning. "When asked why some women take the initiative in making family planning decisions while others do not Kamlaben answered:

S6 Shantaben

Shantaben is about 25 years old. She joined SEWA three or four years ago. She has two sons and another child died. Her husband is domineering, violent and suspicious. Once he beat her so badly that she had to be hospitalized. She is not free to go out of the home without consulting him and he does not let her keep her own money. She contributes to the family income by rolling bidis at home. Her husband brings home the materials and then takes the finished products to sell. Her younger son had polio and has to be taken to the hospital daily for physical therapy.

My husband gives me just enough money for transport - five rupees. He takes us to the bus stop on his bicycle and from there I go by rickshaw. I come back by bus. I cannot even buy a glass of water.

www.sewa.org
www.sewaresearch.org