

**NGO'S AS AGENTS OF CHANGE IN WOMEN'S
EMPOWERMENT: FACT OR FICTION
THE CASE OF SEWA IN THE STATE OF GUJARAT,
INDIA**

by

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ABSTRACT

SEWA, The Self Help Women's Association, an international non-governmental organization, is analyzed to determine its success in bringing about women's empowerment in Gujarat, India. Using the World Bank's empowerment framework, this paper examines: the extent to which SEWA provides access to information to its target population, the poorest women of Gujarat; how inclusive the organization is and how it promotes participation in its endeavours; the organization's accountability to its stakeholders; and how it promotes local organizational capacity. SEWA's efforts at empowerment are found to be successful at the local level. Changing macro level politics and institutions, however, remains outside of its control.

Keywords: SEWA India; non-governmental organization; empowerment; women's poverty; grassroots organizations; inequality; inclusion; participation; accountability, economic empowerment

Subject Terms:

Community development -- South Asia;
Democratization -- India;
Non-governmental organizations -- Developing countries;
Political participation -- India;
Poverty -- South Asia;
South Asia -- Economic conditions

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1: INTRODUCTION

The Self Help Women's Association (SEWA), a well-known non-government organization, is widely considered to be successful in bringing about women's empowerment. Empowerment, in this paper, draws heavily on the World Bank's definition which argues that empowerment is "the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives" (Narayan, 2002, 15). In this paper I will use the World Bank Empowerment Framework to analyse SEWA to determine whether it is as successful in bringing about empowerment as has been claimed.

2: THE CONTEXT

India is a land of constant motion. Women in bright flowing saris can be seen working everywhere; on construction sites with bricks on their heads, chipping rocks along the highways, making flower garlands in markets, sweeping floors in temples, herding cattle and gathering firewood in the country side. There is a constant movement of the almost 150 million women who make up 33 per cent of the total labour force, according to data from the 61st Round of the National Sample Survey for 2004-2005 (Sundaram, 2007, Table 4). At least ninety percent of these women workers are part of the informal work force of India, that is, to a large degree, invisible, unacknowledged, and excluded by the power elites that run the country (Jhabvala, 1998). Forty-one percent of these women reside in communities classified as slums (Cities Alliance, 2002). Historically, socially and economically India is a male-dominated country with a well-entrenched culture of patriarchy that continues to promote the social norms and structures that are based on caste, race, religion and gender, reinforcing the invisibility of women (Narayan, 2002).

The men and women leaders of the nationalist movement in the 1930s reasoned that this patriarchal society would be diminished through development and growth, assuming that powerless invisible women would, in the course of time, become empowered to take charge of their own lives. For Jawaharlal Nehru prosperity was a priority, which would create conditions for peace and equality (Kamat, 2002). The leaders, however, did not take into account the strength of the patriarchal culture, the special unwritten rules for the

existing elite and the inexperience of the new government to make the necessary adjustments for the expected change in gender relations (Patel, 1994). To date, India remains a country mired in poverty where large numbers of women remain illiterate and lack opportunities for economic development. Even as India has reached unparalleled growth with globalization and the information technology revolution, poverty continues to be pervasive amongst large segments of the country's rural and urban population. According to the Economic Survey of 2000 – 2001, 26.1% of India's population is impoverished (www.goodnewsindia.com). Women especially continue to struggle to meet their basic needs of food and shelter (Narayan, 2002).

To address the situation of inequality along class and gender lines, the Indian government has initiated women-centred programs to promote empowerment through economic development. As rules, regulations and actions of the state strongly affect the decisions the poor make regarding their economic wellbeing, policies and practices directed at empowerment focus on changing the unequal power relationship between a state-supported traditional society and a largely marginalized female population. To achieve empowerment women need a range of assets and capabilities at both the individual and collective level.

Empowerment requires new partnerships based on respect and tolerance between government, civil society, non-government organizations, the private sector and international aid organizations (Narayan, 2002). While government has attempted to address the issues of women's lack of empowerment they have been hindered to some extent by the strength of a traditional culture that does not support the empowerment of

women. Non-government organizations (NGOs) have emerged to fill the resulting gap, working at the grassroots level to empower women (Kamat, 2002).

SEWA is one of the few all-women non-government organizations that has stepped into this gap and has worked to change the status quo and is claimed to be a successful agent of change for women's empowerment in the state of Gujarat, India. SEWA's stated goals are to organize women workers for full employment and self-reliance (Jhabvala, 1998). Women are encouraged to think of themselves as economic agents and workers transcending caste and community (Appell, 1996). SEWA has assisted women through the organization of trade unions, self help groups and income generation schemes that focus solely on promoting economic activities. The organization works through a trade union framework that supports the women who work in the informal sector by providing the necessary skills, knowledge and information to help fight against many of the entrenched injustices (Appell, 1996). The example of bidi workers demonstrates this. Ninety percent of bidi workers are home-based workers and most of these women are underpaid and undervalued (www.indialabourarchives.org). SEWA was approached by a bidi roller in 1978 who was unable to get her employer to issue her an identity card because he did not want to pay her according to the Bidi and Cigar Workers Welfare Fund Act (www.indialabourarchives.org). As a result SEWA became involved and organized the bidi workers, and succeeded in improving their livelihoods.

Using SEWA as a case study to examine an empowerment program in action, this paper will explore whether the organization does in fact bring about improvements in the economic situations of its members. It will examine whether the kinds of influencing and strategic approaches SEWA uses to empower marginalized women, do enable them to

make their own choices. The World Bank empowerment framework highlighting the four strategies of access to information, inclusion/participation, accountability, and local organization capacity will be applied to SEWA for this analysis. To best place this analysis in context the political and social history of women in India and the role NGOs play in furthering empowerment will be briefly reviewed.

3: WOMEN IN INDIA

3.1 Political History of Women in India

In India, from the early part of the 20th century, women have collectively struggled against direct and indirect barriers to self-development and full social, economic and political participation in society. Women's status has historically been influenced by material factors as well as by caste and ethnicity (Mazumdar, 1982). At the time of independence there was an implicit agreement within the Indian political elite that the women's question was a social and cultural issue to be resolved through education, legal reform and long term developments, rather than an issue that posed immediate economic and political challenges (Mazumdar, 1982). The idea of political reservations for women in the Constituent Assembly of 1946 to 1949 was rejected by women representatives for they felt that democracy over time would ensure representation of all sectors of Indian society (Mazumdar, 1982).

In the 1950s and 1960s women were viewed as beneficiaries of government programs, but in reality few women actually benefited from these programs (Patel, 1985). In 1974, the Committee on the Status of Women in India agreed that women had been left out of the development process and were "objects of reform" and not active participants in the process of change (Rose, 1992). In the 1980s, the women's movement emerged with visible, effective politically unaligned organizations that began to place feminist issues such as dowry use and violence against women firmly on the public agenda (Menon & Nigam, 2007).

In 1988, the National Report of the Commission on Self Employed Women and Women in the Informal Sector, “Shramshakti” (women’s labour power), was published to bring visibility and positive change in the lives of millions of women (Appell, 1996). Following this report women’s organizations put forth a joint demand to all political parties for reservations for women in state assemblies and parliament (Menon & Nigam, 2007). The Government’s National Perspective Plan for the period from 1988 to 2000 recommended a 30 per cent reservation of seats for women in Panchayats (systems of local self-governance) and Zila Parishads (village and district level government councils) (Menon & Nigam, 2007). In 1993, the 73rd and 74th Constitution Amendments provided for one-third reservation for women throughout the country and the 81st Constitutional Amendment Bill called for a reservation of 33 per cent of seats in parliament for women (Narayan, 2003).

Three major instruments for maintaining the current structure of inequality within and between nations are the monopolies of economic, political and knowledge power (Mazumdar, 1982). The majority of women in India do not share in any of these monopolies. Their basic needs for credit, education, child care services, clean water, adequate sanitation, housing and health are constrained by insecure livelihoods, a dependence on patriarchal systems and lack of assets (Rajuladevi, 1992).

3.1.1 Economic Power and Poverty

India is a country where the invisibility, undervaluation and devaluation of women’s contribution to the economy are closely linked with their lower status (Mazumdar, 1982). Ultimately enhancing women’s economic potential is an important strategy for improving the welfare of 60 million households of the country, as women constitute one half of the

population of India (Sugana, 2006). The 2001 census reported 495.7 million females to 531.2 million males (<http://www.censusindia.gov.in>). This adverse sex ratio of 934 women to 1000 men (Enarson, 2001) is a powerful indication of the subordinate position of women in Indian society. The Human Development Report of 1999 showed 1.3 billion people in poverty, of which 70% were mostly illiterate women (Sugana, 2006).

Women have traditionally played major roles in agriculture, industry and services where they have worked long hours and have been paid on average 25% less than men with fewer employment opportunities for advancement (Berger, 1989; Enarson, 2001). Today ninety-four percent of the total Indian female labour force finds employment in the informal sector in such occupations as those of bidi (local cigarette) makers, flower sellers, embroiderers, day labourers, cooks, and in factories in other low paying jobs (www.sewa.org). These informal sector jobs reinforce the women labourers' lack of skill, lack of credit and lack of access to better technologies and resources that could help bring about economic change (Dhar, 2006).

Empowerment in India is ultimately connected to economic independence. Economic approaches that emphasize the development of women's skills and the promotion of their savings capabilities so as to expand their economic empowerment and economic independence are often initiated through government and NGO income generation schemes and self help groups (SHG). SHGs are viewed as building blocks to empowerment as women learn to work in teams, acquire credit, education and the necessary skills to manage information, resources and make their own decisions (Rajamma, 1993). These programs are regarded by many in the development field as the most efficient mechanisms for achieving economic growth and providing the most services to

marginalized women (Edwards & Hulme, 1996). Income generation projects through the extension of small loans for entrepreneurial activities give workers in the informal sector access to savings and credit and the opportunity to build wealth and exit from poverty (Narayan & Glinskaya, 2007). For example, small loans to impoverished women through an NGO bank have increased from none in 1974 to 91,000 loan accounts in 2007 (SEWA, 2007).

While income generation projects may sometimes have been successful in empowering women both financially and politically there are also concerns that borrowers become dependent on the loans and that women are merely collecting money for their husbands and sons to spend (Neff, 1996). This is a real concern as Goetz and Gupta (as reported by Neff, 1996) found that a significant portion of loans were invested by male relatives. Economic empowerment ultimately depends on respecting women's own goals of greater access to financial resources, their needs to have freedom of choice and power to control their own lives, and the strategies used to accomplish these goals and needs (Sugana, 2005).

3.1.2 Political Power and Poverty

Several government programs in India work with underprivileged women to improve their socio-economic conditions and to counter the existing societal constraints. In 1979, the government launched a poverty alleviation program called the Integrated Rural Development Program (IRDP) that provided subsidized loans from government banks for the poorest women to gain assets. Another program, the Development of Women and Children in Rural Areas (1997), was created to provide credit to rural women for self

employment and to empower them in the development process (Narayan & Glinskaya, 2007). Evidence suggests that the Indian Government, through legislation and employment programs like these and Indira Mahila Yojana (IMY, 1995) and Jawahar Gram Samridhhi Yojana (JGSY, 1993) profess to be working towards aiding women in development. These programs cover welfare and support services, training for employment, gender sensitivity, and income generation ([www.parliament of India.nic.in](http://www.parliamentofindia.nic.in)). In reality, the issue of employment and development for women has not been a political priority (Dhar 2005). In the government programs there is a need for redirection through policy and institutional changes and the provision of more resources so as to improve women's welfare (Berger, 1989). NGOs with less bureaucratic structures and administrative problems have on the whole been more successful than the government in promoting women's programs (www.indianngos.com/ngosector.htm). The water campaign that SEWA was involved in provides one demonstration of this. When the government took up to 6 months to attend to malfunctioning pumps, the SEWA members of the community were prompted to campaign for the right to manage the pumps. They fought the commercial contractors' lobby and eventually gained the support of the government employees by constant visits to their offices pushing their case. They were successful in this endeavour and granted new contracts (IESE, 2004). Where the state government has responsibility and legislative powers in the water sector "water institutions in India remain legally weak, functionally disjointed, sectorally biased, and regionally uncoordinated." (Saleth and Dinar, 1999, 28).

The more education women receive, the more politically and economically involved they are, and more involved in maintaining their family and community life (Narayan, 1993). Outcomes of this political and social involvement by women are the enrolment of

female children in schools, the provision of sanitation in villages, water delivery and health care (Narayan, 1993). The action to improve water conditions demonstrated this social action. Although an NGO for women had the contract to repair hand pumps women were excluded from the government training programs because they did not have the required educational levels. Following education programs from an NGO in a neighbouring state the hand-pump mechanics conducted their repairs in a difficult milieu fighting local bias against women. However their productivity and performance won them the government's trust and their NGO was granted a new contract for 200 more hand pumps in 51 villages, and the local women were allowed to participate in the government training program (IESE, 2004). In comparison, in communities where women are not taken into account due to kinship, religious beliefs and long-standing patriarchal systems, a culture of poverty and silence contributes to an acceptance by the community at large of these anti-female entrenched views (Narayan, 1993). Rani's study (1996) found that the patriarchal ideology of promoting values of submission, obedience and silent suffering continues to undermine women's attempts to assert themselves (Sugana, 2006). Amartya Sen suggests that the effects of poverty impact the social well being of the poor and reinforce a lack of respect by others and exclusion from mainstream society (Dhaka, 2006). By promoting women-centred issues through literacy, income generation projects and Self Help Groups, NGOs have sometimes been instrumental in strengthening women to challenge the existing patriarchal systems for their own benefit, far outreaching government programs.

3.1.3 Knowledge Power

3.1.3.1 Self-Help Groups

Organizations of self-help groups (SHG), which promote micro finance enterprises, constitute a widely accepted development strategy for empowering women with knowledge and control of incomes toward poverty reduction (Kalpana, 2008). The aim of self-help groups is to increase incomes and assets while developing micro-entrepreneurship knowledge and skills, and in the process building beneficial partnerships with banks and corporations (Sugana, 2006). To earn their livelihood women are organized into small groups of 10 to 20 to undertake productive activities through collective savings funds, which are then available as loans to members (Narayan & Kapoor, 2005). The control of resources and saving of money by the women, for themselves and their families evolves through a process of informed decision making that can lead to economic, social and political empowerment both individually and collectively (Narayan & Glinskaya, 2007). Through self-help groups women have had success in fighting for better access to clean water, electricity in their villages and education for themselves and their children (Sugana 2006). SEWA's involvement in forming water committees from the late 1970s to 2003 demonstrates this success. "By 2003, more than 190 village ponds...and 105 wells were repaired by local pani samitees... after the repair and upgrading of the ponds and wells 95% of respondents stated that the quality of the water had improved and 98% were spending less time fetching water" (IESE, 2004 p. 8).

Non-governmental organizations have sometimes been successful in regard to the pro-poor, pro-women development agenda by being able to establish rapport with women through these credit programs. These work-related programs can connect women to the

wider community through markets and trade fairs thereby facilitating the process of increasing income and status (Menon & Nigam, 2007). The case of Raziabanu Pathan, Jubedabanu, and Shaidabanu leaders of the home-based workers' incense rolling group, demonstrates this. These women took a legal training course and learned that their employers are bound to pay them minimum wages, which their employer was not doing. They had learned that they could complain to the labour department about their employer. After organizing the women workers in their community they demanded the minimum wage from their employer. After his refusal they threatened to go to the Labour Department and he relented, paying them the minimum wage (SEWA, 2004). The approach has been to have the women directly involved in the programming and management of the SHGs while working with community organizations. While promoting programs of self-employment among poor rural and urban women with limited resources, NGOs also work to help women acquire the skills to meet the resistance to change from traditional power elites (Sugana, 2006). Kalpana (2008) suggests that the strong links between the women's groups and state institutions have helped women in getting around the traditional power structures. Ultimately the strategy of empowering women through the achievement of higher incomes, higher savings and higher ownership of assets is most successful when the programs are supported by community groups, government bureaucrats and administrators and politicians at local, state and federal levels (Edwards & Hulme, 1996).

4: NON-GOVERNMENT ORGANIZATIONS

Non-Government Organizations (NGO) are a broad group of non-profit organizations with diverse agendas, causes and ideologies. They can differ in size, level of organization and level of resources as some NGOs are involved in international aid programs and others in local community programs. Most NGOs are organized to transcend the interests of any religion, race, or culture with a goal to improve the quality of life of the community (Hamad, Swarts & Smart, 2003).

Corporations, international banking systems, development agencies and governments view NGOs as effective vehicles that can bring social changes in such diverse areas as environment, gender relations, poverty, and injustice (Kamat, 2002). Grassroots development through NGOs operates on the principle that small-scale movements can generate widespread changes. By engaging both at the local grass roots level and working with governments to deliver services to the poor in acquiring the necessary resources for economic empowerment they are able to contribute politically, socially and economically to the development process (Dhaka, 2006).

In the 1980s and 1990s a number of NGOs expanded into development programs to improve women's socio-economic conditions by delivering goods and services such as food, health care, and income generation schemes (Edwards & Hulme, 1996). This growth was aided by international aid agencies which began to channel substantial parts of their official aid budgets through NGOs as the "favoured child" in the middle ground between the state and the corporate world (Edwards & Hulme, 1996). This bridging role was given

prominence as NGOs promised lower overheads, greater efficiency and motivation without bureaucratic procedures and the administrative inefficiencies of government (Edwards & Hulme, 1996). While not a substitute for the state, NGOs that worked in programs of agricultural improvement, literacy, income generation, and poverty elimination, were seen as meeting the challenges of development by raising issues around gender at state and local levels (Baviskar, 2001).

Even as the rise of NGOs has led to some positive results in terms of economic growth and women's empowerment, the ever present underlying issues of global economic performance, state policy, and human actions dictate that NGOs must exhibit legitimacy, transparency, and fiscal accountability in all their actions (Edwards & Hulme, 1996). This accountability ultimately influences their capacity to attract support, and maintain their legitimacy (Edwards & Hulme, 1996).

Several concerns that challenge this legitimacy have been raised as NGOs continue to proliferate on the development scene. For newly formed NGOs there is a concern that they have jumped on the bandwagon of development with little or no experience in order to take advantage of the funds being distributed by international agencies (Sainath, 1996). For those NGOs that have been working in the development field for the last 30 years there is a concern that as they begin to take the place of government programs they will become more like the hierarchical government services that they are trying to change (Edwards & Hulme, 1996). While becoming more dependent on both national and international funds for large scale projects, there is a possibility that they will lose some of the flexibility and innovation that have contributed to their success (Edwards & Hulme, 1996). The pressures from aid agencies to spend more money on highly visible but less effective programs can

threaten an NGO's sensitivity to local conditions and can open the door to newer members directing organizations away from their grassroots origins in order to meet the financial and program criteria demanded by the donors (Edwards & Hulme, 1996).

NGOs, while not the final word in development, have helped to raise issues and pressure the government to enact changes that have benefited the more marginalized members of the society. India is not a country hostile in principle to grassroots organizations, trade unions, or to the concept of women's empowerment, as government legislation has shown, but it is a large country with strongly entrenched interests, a cumbersome bureaucracy and a slow legal system (Blaxall, 2004). The extent to which communities are empowered is largely dependent on how successful NGOs are in working along with government institutions and private enterprises in changing the social norms that reinforce the existing systems of repression of women.

While there are many different non-government organizations in India that have played strategic roles in the social transformation of society, a grassroots organization that has been viewed as successful, both nationally and internationally, in its stated objective of empowering women is the Self Employed Women's Association in the state of Gujarat. The following chapter will describe how this organization is structured to promote women's economic and social independence.

5: SELF-EMPLOYED WOMEN’S ASSOCIATION - SEWA

SEWA, the Self Employed Women’s Association, a non-government organization (NGO), is a woman’s-only organization working for economic justice and self-reliance based in the state of Gujarat, India. It organizes women who work “informally” at home, on the streets and in the fields, work that is often unacknowledged and underpaid (Cornish, 2007). SEWA focuses on women’s survival and livelihood needs by strengthening their economic position through the organization of collectives and co-operatives (Sugana, 2006). SEWA’s goal is to ensure a participatory decision-making role for women in society by suggesting alternative ways of engaging in traditional work and as a result challenging the established ways of thinking (Kabeer, 1999). SEWA developed in Gujarat, a relatively wealthy state in India with striking contrasts between industrialized urban areas and traditional rural areas. It is one of India’s most economically progressive states coupled with a strong tradition of social and community development and deeply embedded culture of self-reliance (Vaux & Lund, 2003).

5.1 Philosophy of SEWA

Ela Bhatt, a lawyer in the women’s wing of the Textile Labour Association and the driving force behind the creation of SEWA, was influenced by the example and the teachings of Mohandas (Mahatma) K. Gandhi that promoted self help and self-reliance (www.sewa.org). She organized SEWA following the Gandhian principle of self-help to

improve women's economic position through satya (truth), ahimsa (non-violence), sarvadharmā (integrating all faiths, all people) and Khadi (propagation of local employment and self-reliance (www.sewa.org)). The basis of the SEWA ideology is that women from all levels of society can join together to acquire knowledge to plan relevant programs for themselves and by themselves without outside interference. Bhatt, through transformative strategies, created an alternative economic organization of workers to acquire assets such as capital, markets, raw material knowledge and skills to challenge the existing rules (Chatterjee, 1998).

To achieve these goals of self-reliance for its members SEWA began building organizational and managerial capacities and upgrading skills through capacity training (Chatterjee, 1998). SEWA's main strength in working towards these goals and making changes for women has been through "organizing, organizing and organizing" (Rose, 1992). In Bhatt's words:

From a miserable passive acceptance of all the injustices, SEWA women, by organizing themselves, have attained the courage to stand up and fight for the ability to think, act, react, manage and lead. Self-reliance is what they ultimately want. There is no development without self-reliance. But there is no route to self-reliance except by organization.

(<http://www.thp.org/sac/unit3/sewa.htm>)

As a member of the executive committee, Renata Jhabvala (1998) suggests, organizing alters a person's way of thinking, seeing and feeling while altering the material conditions of their life. Bhatt supports this, espousing the view that the future of India lies in the hands of rural and poor women and that if India wants to pull itself out of poverty,

giving women access to resources and control over their own income, along with the ability to make decisions about making and implementing their own programs, is a necessity.

5.2 Membership

SEWA is a membership organization of poor, vulnerable, physically-abused and socially-harassed self-employed working women (Appell, 1996). Its members are first and foremost workers in the informal sector whose primary need is to have gainful and secure employment. Until 1994 SEWA's initial membership was mostly urban but in the late 1980s rural membership grew through SEWA's country-wide campaigns (www.sewa.org). Each year 100,000 new members join the organization and as of January 2005, membership has grown to over half a million in the state of Gujarat and another 700,000 women in six other states in India and associate organizations in South Africa, Turkey and Yemen (Narayan & Glinskaya, 2007).

5.3 SEWA - Trade Union History

Historically SEWA grew out of the Textile Labour Association (TLA), India's oldest and largest union of textile workers that was founded in 1920 by Anasuya Sarabhai. Her inspiration came from Gandhi who believed that a union should cover all aspects of a worker's life (www.sewa.org). This led to the creation of a Women's Wing of the TLA in 1954. In December 1971, at the initiative of Ela Bhatt, and Arvind Buch, the president of the TLA, the Self Employed Women's Association was founded. In April 1972, after a struggle against the Labour Department for certification, SEWA was registered as a union under the Trade Union Act. As a registered trade union it is required to maintain and audit

annual accounts and proceedings of its Annual General Meetings with the government registrar (Narayan & Glinskaya, 2007).

In 1981 during anti-reservation riots where members of the upper classes attacked some 'Harijans' (Gandhi's term for untouchables), SEWA was vocal in its condemnation of violence against the Harijans while TLA chose to remain silent. In Bhatt's view, not to speak out was to contribute to the violence. TLA leadership disagreed, resulting in the expulsion of SEWA from the TLA (Appell, 1996). SEWA continued as an independent union that now represents over 70 trades and occupations (Appell, 1996).

5.4 Co-Operatives

Using women's experiences based on the realities of neighbourhoods, markets, villages and the field SEWA has helped to produce and ensure that the products produced by its members are of the highest quality and sold at fair market value (Appell, 1996). In 1999, a rural marketing organization, called SEWA Gram Mahil Haat, was set up to promote new agricultural products and develop new techniques for traditional products. A trade facilitation centre for embroidery and other traditional fabric arts was set up in 2000 to concentrate on designs and sales of clothing, fabric and handicrafts for national and international markets (Rose, 1992).

SEWA firmly believes that access to credit for employment is necessary if women are to become self-reliant. To encourage economic independence for its members, SEWA's largest cooperative, The Mahila SEWA Sahakari Bank, was registered in July 1974 with 4,000 members who each contributed Rs 10 (Appell, 1996). SEWA combines low interest loans with labour advocacy which raises wages, education and standards of living for the women involved (Singh, Dawkins-Scully, & Wysham, in press). One of the

most important functions of the bank is the provision of ‘secured’ and ‘unsecured’ loans for the purpose of income generation (Appell, 1996). With the accumulation and preservation of assets the bank has been a major source of financing and an innovator in the field of micro credit (Narayan & Glinskaya, 2007). At the end of the fiscal year 2003-2004 deposits totalled \$14.4 million in 257,000 accounts. While there were 53,000 outstanding loans totalling \$3.9 million (an average loan was about \$73.00) the bank loan recovery rate was about 96 percent (Narayan & Glinskaya, 2007). This collection of loans is helped somewhat by the innovative mobile ‘doorstep banking’ arrangements set up in 2003 and 2004 to provide service to members who were not able to disrupt their livelihood to make the necessary trip to the bank for the repayment of loans (Narayan & Glinskaya, 2007).

5.5 Health Programs

Poor health is one of the most important stress factors for women as public and private health care issues relate to a women’s capacity to earn a living (Appell, 1996). SEWA has worked on different levels to address these health care issues. As maternal health is related to a woman’s ability to work, health care co-operatives are organized to train women as midwives and to encourage women with health related problems to use the free-for-women dispensaries staffed by SEWA trained local women. At the same time, SEWA encourages its members to take advantage of low cost medicines available in medical shops at major hospitals and to use government-run primary health care clinics and immunization programs (Narayan & Glinskaya, 2007). In 2003, responding to the members’ needs SEWA provided primary health services for more than 300,000 people and they have a health care insurance plan that has covered at least 110,000 members (www.sewa.org). Ranson, Joshi, Shah and Shaikh (2004) study found that SEWA’s urban

health services are used disproportionately by the poor while the rural SEWA health users do not fall below the poverty line. This suggests that rural health services are not meeting the needs of SEWA' poorest members.

6: THE WORLD BANK EMPOWERMENT FRAMEWORK

In the World Bank's definition, empowerment is the development of freedom of choice and action to participate in decisions through the expansion of assets and capabilities at both individual levels and at a collective level (Narayan, 2002). At the individual level it is necessary to access health, education and shelter, while at the collective level it is the ability to organize and mobilize action to influence or negotiate with employers, money lenders, and governments to build their assets and to become financially independent (Narayan, 2002).

Empowerment of the poor requires that formal institutions such as the state, civil society and international agencies work together in an attempt to counter the unequal relations of informal institutions that reinforce patriarchy, corruption and social exclusion from mainstream society (Narayan, 2002). It is the World Bank's philosophy that when all these stakeholders join together they are better able to form strategies to access resources and opportunities for successful empowerment (Narayan, 2002). When four key elements - access to information; inclusion and participation in making decisions that effect women's daily lives, accountability; and, local organizational capacity - are combined they are instrumental in creating more effective, responsive, inclusive and accountable institutions that aid in broadening human capabilities (Narayan, 2002).

The World Bank identifies five aspects of the social, economic and political context that can influence empowerment. These are: the nature of public action; societal patterns of exclusion and conflict; the extent of decentralization; the strength of local level

institutions and civil society; and the extent of political freedom. These are reviewed to set the context for analyzing SEWA's impact on women's empowerment.

6.1 Nature of Public Action

India has a history of public action. One of the first forms of public action, coined "satyagrahas" by M.K. Gandhi, took place in 1918 in Gujarat when he intervened in a dispute between textile mill owners and workers (Yagnik & Sheth, 2005). "Satyagrahas" were to become notable as public actions against British rule. The most well known was the Salt Satyagraha which began on March 11th, 1930 as Gandhi marched to the sea to break the salt law imposed by the British on an adversely affected Indian population (Yagnik & Sheth, 2005). The marchers included a cross-section of the society with representatives from all the Indian provinces of the time, people of all ages, castes, walks of life and religion including Muslims, Christians, and Hindus. Women were not allowed to march but through Gandhi they were involved in writing and producing newsletters, picketing foreign cloth shops and organizing village meetings along the route (Yagnik & Sheth, 2005).

Women's participation in the Salt Satyagraha empowered them to form the Jyoti Sangh, the first autonomous women's organization in Gujarat in 1931. The Jyoti Sangh focussed on education for women, entrepreneurship, vocational training and running libraries for women. One wing of the Jyoti Sangh published a weekly magazine with articles about women's status, oppression and the need for reform, while another concentrated on rescuing women from domestic violence and social and physical harassment (Yagnik & Sheth, 2005). The success of Jyoti Sangh at the time demonstrated

that women alone have very little or no voice in a male dominated society but as a group through public action they could gain power to negotiate for themselves and others (Narayan & Glinskaya, 2007).

As illustrated, public action which has included campaigns, strikes, rallies, and civil disobedience is not new to India. While these actions have been somewhat successful at promoting social change the entrenched cultural and social norms continue to enforce the patterns of exclusion and conflict.

6.2 Patterns of Exclusion and Conflict

In India, the social exclusion of groups is determined by a culture of inequality and traditional social structures that are based on caste, race, religion and gender (Narayan, 2002). When patterns of humiliation, exclusion and corruption are deeply rooted in the society, women are excluded socially, politically and economically from positions of power and authority (Narayan & Kapoor, 2005). Even though the Indian government has enacted laws against caste, race, religion and gender distinctions, they are difficult to enforce due to slow government bureaucracies, widespread corruption and lack of public will.

The social norms of a patriarchal society dictate that women are solely chattels with little or no voice, especially in rural areas, where they are kept isolated, often in purdah, with no contact beyond their husbands and immediate family (Narayan & Kapoor, 2005). These attitudes based on social norms are reinforced by cohesive, elite groups in a community determined to maintain their positions of power (Narayan & Kapoor, 2005).

An opportunity for women to break through these social norms of exclusion and abuse is to work with non-government organizations where the programs are based around

acquiring assets leading to economic independence. A serious challenge to these organizations is that when these programs have been successful by empowering women to challenge the existing repressive systems women have risked being physically abused or even in some instances killed (Berger, 1989). Women need to have opportunities to earn income without being exploited or abused and to have recourse to legal action to support their empowerment (Narayan, Patel, Schafft, Rademacher, & Koch-Schulte, 1999).

NGOs that organize around women's issues successfully must be prepared for a backlash of violence against women, as the elite with the support of the state can exacerbate existing social tensions leading to even greater inequality. For example, persuading community leaders, the sarpanch, to organize meetings to discuss the water problems and form water committees was at times challenging because of local politics and entrenched views about women (IESE, 2005). The community leaders were men who did not believe that women could be involved successfully in water management. To break through this deep-rooted culture of exclusion and abuse NGOs must be prepared to work with all levels of government to enable women in their pursuit of economic, social and political empowerment.

Without access to formal systems women tend to invest in social relationships with other women through associations based around their occupations both for social solidarity and for informal sharing of information (Narayan et al., 1999). As these associations often have limited resources and very few if any connections to influence the state government, they tend to rely on NGOs to help them promote their causes such as access to clean water, more electricity, and better health care and to show them how to hold governments accountable in the delivery of these services (Narayan et al., 1999).

The entrenched culture of exclusion is one of the most significant barriers to women's empowerment in India. By lodging the agents of change at the most local level there is hope that women's empowerment will become a reality.

6.3 Decentralization and Local Institutions

Decentralization is the transfer of decision-making authority to community levels where it is hoped that decisions closer to the people will ultimately reflect local concerns (Narayan et al., 1999). The ultimate goal of decentralization is to give the poor, lower castes and women a political voice by creating a space for them to emerge as leaders.

The government's constitutional amendments that require women to be elected in one third of the elected leadership roles in the Panchayats (local government system) are intended to facilitate this process. However there is evidence in India of extensive abuse of women in these leadership roles (Narayan, 2003). Yamini Narayan (2003) points out that many rural women elected panchayat presidents are heads only on paper. They are kept from performing their duties by threats of physical violence, rape and high rates of monetary extortion. The biggest challenge is for the state and NGOs to work together to create government that is more responsive and accountable to the concerns of the poor without being hijacked by the powerful and articulate local elite (Narayan et al., 1999).

Decentralization is a primary model of international development as it attempts to create accountable and responsible governments. A key challenge in India is the co-opting by the elite of the gains in the development process. To date the government has focused on rules and regulations that have given women rights on paper, but it has done little capacity building to enable women to access these rights (Narayan, 2002). Successful

projects that invest in initiatives that are chosen by the poor and that help them to unlock information about budgets, fair wages, and programs are the first steps towards empowerment. These steps are only truly achievable with new legislative and administrative rules enacted to keep the doors to information and political freedom open for all sectors of the Indian society (Narayan, 2002).

6.4 Political Freedom

Political freedom encompasses freedom of information, press and public debate, freedom to form associations and unions, and equal access to justice (Narayan, 2002). Although local level NGOs have minimal impact on historically established power relationships, they have made inroads in the fight for freedom of information, freedom to form associations and unions and equal access to justice for the women of the informal sector (Jhabvala, 1998). For example, in 1990 with the help of activist Aruna Roy illiterate villagers from the state of Rajasthan formed the Right to Information Movement that resulted in the enactment by Indian Parliament in 2002 of the Freedom of Information Act (Mahaan, 2003).

Changing social norms requires enormous effort at the local level. Through participation and negotiation women begin to make choices that ultimately will challenge the entrenched cultural values. These choices only become feasible if government, institutions, politicians, women's organizations and NGOs are all willing to work together to change the political and public will that upholds these cultural norms (Narayan, 2002).

6.5 Empowerment Strategies

The World Bank identifies four key characteristics of a development organization that can facilitate the transfer of power to underprivileged and marginalized groups so that they become empowered to make their own choices. These are: access to information; inclusion and participation; accountability; and local organization capacity (Narayan, 2002). SEWA's contribution to the empowerment of women in a society with long-held historical patterns of exclusion will be analyzed according to these World Bank empowerment strategies.

6.5.1 Access to information

Vital information about rights to basic government services and access to financial services and markets that should empower the poor often does not reach them, getting lost in the government bureaucratic system or hijacked by the elite with vested interests (Narayan, 2002). As has been previously noted, the government of India has developed several programs to benefit poor women; however the information about the programs has not been effectively disseminated to the intended recipients (Narayan, 2002). To address the issue of lack of information SEWA works with its members and the local communities through a process of consultation based on information sharing for all about political, social and economic issues that are of concern to local area women (Narayan, 2002). The Association works with women in a bottom-up approach of co-operatives to share information on government programs concerning education, access to resources and opportunities for empowerment. For example, after a collaborative time-motion study with

the Labour Department SEWA shared information gained about minimum wages with the kite makers who then became aware of their rights.

Chen and Snodgrass (2001) found that SEWA's activities impacted on women's social awareness. They present the case of Hemlata and state "by attending SEWA meetings on bidi-rolling, she has become aware of gender bias in the provisions of the Bidi Welfare Act" (Chen & Snodgrass, 2001, 171). Appell (1993) argues that SEWA has been successful in this information exchange because the issues are identified by women themselves and communicated to each other through continuous discussions in meetings at the village and community level in a process of participation and inclusion.

Another strategy used to improve access to information is SEWA's organization of mass campaigns involving large numbers of SEWA trained workers to inform women of their rights and benefits on relevant issues. As well these campaigns publicize women's issues in society as a whole and open the doors to more discussion with politicians and government officials (www.sewa.org/campaign, 2008). John Blaxall (2005) agrees in his case study of SEWA for the World Bank, that acquiring information about their rights to services empowers women to address their own resource inequities while increasing the accountability of the government organizations with which they deal.

SEWA works from the premise that if women feel valued and trusted to do their jobs they are more likely to be highly motivated, energetic and committed members who can participate in the economy and the wider society (Bhatnagar & Dewan, 2003; Narayan & Glinskaya, 2007). In the World Bank's view (as expressed by Narayan, 2002) this is a step towards empowerment, as the capabilities of the women are developed to participate and influence decisions that affect their lives. Bhatnagar and Dewan (2003) support this by

emphasizing that the increased participation of women in decision making enhances their confidence and esteem. They suggest that the organizational capacity of SEWA is its greatest strength as it has successfully enabled the organization of women at local and international levels. An example of this organizational capacity of SEWA involved the 13,000 SEWA members in the catering business. There were no laws pertaining to their work and wages so in 2003 they organized a campaign that resulted in the government hearing them and conducting a survey to assess their situation.

6.5.2 Inclusion and Participation

In 2006, SEWA's total membership was 483,000 women in Gujarat with 61% rural and 39% urban (SEWA, 2006). This inclusive membership consists of manual labourers, service providers, hawkers, vendors and producers. With these groups SEWA works to establish new ways of thinking about links between gender, labour and poverty and to identify and resist any aspects of Indian society that victimize women by preventing them from participating in the economy (Appell, 1996). The organization also works to influence government policies that include women, and assists in executing the programs (Appell, 1996). According to Rose (1992) it is a central premise to empowerment that women are included in all aspects of society to gain the knowledge, power and control over their own lives, and SEWA is working to achieve this in their collective struggle for fair treatment, justice and access to services and markets. Strategic instruments for SEWA in their fight for women's inclusion have been the formation of cooperatives to establish alternative economic structures in micro financing and the organization of mass campaigns (Narayan & Glinskaya, 2007).

SEWA, through labour unions and co-operatives, has continued in the tradition of public action using songs, prayers and rituals first to help women recognize their own self-worth and then through group solidarity in the form of marches and campaigns and government lobbying to challenge the existing legislation and regulations. An example is the campaign to organize construction workers that resulted in the government developing laws regulating insurance (SEWA, 2004). These approaches that challenge the elite status quo and force politicians to take notice of women's issues, concerns and ultimate strength can effect positive change but they take time, effort and money (Narayan & Kapoor, 2005).

In 1999 SEWA was involved in ten campaigns organized around issues affecting women in different occupations. These were the Campaign for Our Right to Child Care, Minimum Wages Campaign, Food Security Campaign, Street Vendors Campaign, The Water Campaign, Clean Ahmedabad Campaign, and Home-based Worker's Campaign (<http://www.sewa.org/campaign>). These inclusive campaigns have been considered effective as women's issues are highlighted for SEWA members and brought into public awareness for non-SEWA women and the population at large (Appell, 1996). Narayan (2005) agrees that SEWA's strategy of organizing women into larger, stronger groups is successful as a grassroots movement as women in large numbers through marches, campaigns, and rallies can gain the support of the state, the business community and the public. Bhatnagar and Dewan (2003) see policy changes as a direct result of SEWA's many campaigns. In 2005, SEWA was asked by the government to prepare a new draft bill for unorganized sector workers and they prepared the Unorganized Sector Social Security Bill. This involvement led to a national level campaign with SEWA actively working with other national unions as well as the National Commission on Enterprises in the unorganized

sector. As a result of this movement the government enacted the Unorganized Sector Workers Social Security Bill (www.sewa.org/campaign).

SEWA's main goals are to promote ownership of its members' ideas and assets through increased participation and sharing of information. To this end all of the SEWA training exercises, bank and decision making activities are based on its members' demands and needs. Appell (1993) and Bhatnagar and Dewan (2003) emphasize that this has enhanced women participants' confidence and self esteem. According to the SEWA's 2006 annual report the SEWA academy organized about 1000 women in various training sessions and report that "women take the first tentative steps towards gripping a pen and writing their name and address...they learn how to speak in public, run meetings and also to develop their own campaigns" (SEWA, 2006). In Chen and Snodgrass (2001) research they found that most of their study respondents attributed their increase in awareness, confidence and self respect to SEWA: "Since joining SEWA, I have learned to talk with people, how to deal with them, how to understand different types of people. Before, I did not know much about the bidi-making business, about taking loans, or about SEWA" (Chen & Snodgrass, 2001, 171). Confidence and self esteem is also expressed by a hand pump mechanic:

when we went for the first time to overhaul a hand-pump, we were not sure whether we would be able to do it. We took almost the whole day for one single pump... The villagers wanted perfect work. They considered it men's work. But now things have changed, we do three hand-pumps in one day and the village people have accepted us. (IESE, 2004, 11)

Appell (1993) argues that it is through this sharing of information on the nature of their work, learning about government programs that lead to employment, and obtaining financial skills that women take the first step towards economic empowerment.

SEWA has expanded these connections with non-SEWA women by having SEWA members travel throughout India to meet with other women's organizations to share information and resources with women who have similar experiences and challenges (Appell, 1996). According to Appell's interviews and observations this participation and inclusion with other women's groups is a transformative experience as it may be one of the first times these women have travelled away from their own communities to conferences and meetings (Appell, 1996). The World Bank argues in favour of these initiatives as informed citizens through inclusion and participation at the local level are better able to take advantage of opportunities accessing basic services (Narayan, 2002).

While SEWA works with the state government, and local institutions for women in hopes of addressing patterns of exclusion and conflict in society it is not represented in the policy making bodies of government. This is but one of the many challenges SEWA faces in this struggle for women's empowerment. The hardest part for any NGO operating in India today is that even given the successes they have in empowering women on many levels, ultimately this will not bring changes to the society as a whole if the state and federal government institutions are not also evolving.

6.5.3 Accountability

SEWA's strategies of empowerment involve education, information, and accountability that focus on changing the power balance between poor women and the political, social and economic power elites. In addressing their own inequalities SEWA has an accountability framework that involves constant monitoring and evaluation through questions, to determine if their two main goals of full employment and self reliance are

being met (www.sewa.org). The organization's members have developed their own "yardstick" for measuring accountability with a set of eleven questions (www.sewa.org). Testimony from local women serves as a means to determine local accountability. Blaxell (2004) reports on the case of Kamlaben, a tobacco worker who received training from SEWA as well as loans from the SEWA bank for a plant nursery. She now owns her house and her business and is active finding solutions to local problems such as day care in her community. Numerous testimonials are provided in SEWA's Annual Reports describing the impact of SEWA programs on women's lives.

While all the accountability questions are inter-related, the first seven questions address the aim of full employment by asking if more members obtained employment and increased their incomes. Questions eight to eleven are related to the goal of self reliance through increased leadership and organizational roles (www.sewa.org). These questions are constantly debated in monthly co-operative meetings and in women's gatherings to determine the level of accountability. In their annual reports SEWA answers these questions providing detailed data about members' level of employment, use of SEWA bank, loans repaid, involvement in training, outcomes of campaigns and success and failure of programs.

Another method of showing SEWA's accountability has been their openness to having their organization studied by outsiders where they provide full access to the organization's data. For example, Chen and Snodgrass (2001) and the Cities Alliance (2002) studied SEWA's banking system. Results include information such as SEWA bank borrowers reporting more hours in household micro enterprises, more days worked per month and higher incomes than the control groups (Chen & Snodgrass, 2001). In Schuler,

Hashemi, and Pandit's (1995) study they found that two-thirds of the SEWA members surveyed reported that their incomes had risen since joining SEWA (Narayan & Glinskaya, 2007).

As SEWA questions its own level of accountability it is faced with the challenge of accepting funds from international aid agencies that expect a say in policy development and management of programs. The risk of accepting these restricted funds is that they undermine the bottom-up approach of grassroots development. The ultimate challenge for NGOs is to have growth without losing their effectiveness, responsiveness and accountability to the people they wish to empower. Blaxall (2004) reports that while SEWA is cautious about long term partnerships it is still ready to enter into a dialogue with corporations and government that it sees as being beneficial to SEWA goals. SEWA asserts that it is only through education, training and information that women will be able to develop the tools to hold themselves and those in power accountable for their actions (Appell, 1996).

6.5.4 Local Organization Capacity

SEWA has encouraged the development of informal local institutions such as weavers' guilds, embroidery groups, food co-operatives and other self-help associations to gain economic power through information gathering and sharing that ultimately enables them to control their own lives (Appell, 1996). By developing financial literacy on keeping accounts, developing assets, managing profits, labour and raw material acquisition SEWA members learn to maximize their profits to become financially independent. In 2006/2007 400 women participated in financial literacy training (SEWA, 2007). In their research as

reported in their case study Bhatnagar and Dewan (2003) found that SEWA “cooperatives have given women an opportunity to gain control over their own resources” (p. 2).

According to Appell (1993) unlike banks and credit unions SEWA offers more social services while building human capacity through knowledge, skills and training. To avoid dealing with government banks, money lenders, family and friends SEWA started its own bank to promote loans and other financial services such as insurance (Narayan, 2002). Narayan and colleagues (1999) put forward the view that poor people need financial products such as loans, capital and guarantees that fit their needs, and argue that SEWA delivers (Singh, Dawkins-Scully, & Wysham, in press). Chen and Snodgrass (2001) found in their survey that SEWA bank borrower households’ incomes rose more than those of the control group. As one study participant reflected: “We took the loan and started our onion business... by taking the loan we have gained” (Chen & Snodgrass, 2001, 163). Without the SEWA Bank it would be difficult if not impossible for poor women to have access to micro-insurance schemes that provide protection against costs associated with climate change, illness, and death. Narayan and colleagues (2005) argue that the SEWA bank is its most successful venture. The SEWA Bank is the only institution that provides housing loans and finance options for the poor, with 40 per cent of its loans going to housing (Cities Alliance, 2002). One hundred percent of SEWA’s bank loans are issued to poor people, well above the banking industry’s minimum requirement of 10 per cent, and well above the 8 per cent average for all banks in Gujarat. These data strongly support SEWA’s claim that they are reaching and serving low income groups more than other banks (Cities Alliance, 2002).

SEWA's focus is to increase communication and build trust between members to determine which common issues need concerted collective action. An example of this is that in 2000 SEWA worker-leaders (Aagewans) put literacy and education as a top priority on SEWA's agenda and as a result of a successful campaign SEWA's 2006 Annual report documented that 64 teachers taught 1020 women to read and write. Bhatnagar and Dewan (2003) confirm through their research that the organizational capacity of SEWA is its biggest strength as it has enabled women to be organized at local and international levels.

For SEWA, keeping members and issues connected is an important part of its development strategy. One of the challenges has been moving women out of the lowest level occupations into the high growth areas such as the technology industry (Chen, 1989). In 1984 an international donation by Martha Stewart Communication from New York of video cameras allowed SEWA to reach out to women who could not read or attend meetings by producing videos in Gujarati showing general meetings of SEWA and its members to help them stay connected to the organization (www.sewa.org). This initiative also worked toward educating rural women in the use of technology benefitting the individual as well as the collective (Datta, 2000).

Currently 80% of SEWA's members are uneducated informal workers and 20% are professionals who work at the management level (Narayan & Glinskaya, 2007). SEWA has a conscious policy to find and develop leaders among its uneducated members. To promote leadership at the management level for the uneducated women, SEWA has provided intensive training through the SEWA academy (Narayan & Glinskaya, 2007). Blaxall (2004) found that the academy's focus on formal leadership skills through literacy

and management experience was successful in developing self-confidence, self respect and the ability to participate in the wider society and economy.

These leadership skills define and uphold the vision of the organization and reinforce the management and behavioural practices that minimize differences between diverse SEWA members and other stakeholders in the development process (Blaxall, 2004). Gupta and Gupta (1989) emphasize the importance of training in income generating activities for women to achieve economic independence. This is a successful part of SEWA's mission but there are still concerns about the administrative structure of the organization.

Narayan (2002) and Appell (1993) comment that middle class women hold positions in the highest levels of decision making within SEWA. Narayan and Glinskaya (2007) identify this as a possible challenge for SEWA as there could develop a rift between the middle-class highly educated, mobile members and the poorer, less formally educated members of the organization. Appell (1993) supports this challenge by noting that informal workers comment on the new buildings and cars that the middle class SEWA leaders drive while they do not have access to these benefits. Blaxall (2004) defines leadership as being crucial to defining the organization's vision and emphasizes that the organization must establish management and behavioural practices that reduce the social distance between corporate management and the grassroots. This issue of internal power structures remains a significant challenge for organizations such as SEWA as they grow.

Another challenge for all NGOs is integrating grassroots activism with policy changes at the state, national and international levels (Datta, 2000; Jhabavala, 1998). Although wary of government SEWA understands that true empowerment will only be

gained through co-operation with existing government organizations and policies. An example of this is evident in SEWA's role in forming advisory groups in conjunction with research programs on women's work for policy interventions (Grown & Sebstad, 1989). It does remain a challenge for SEWA because it is not a formal member of any policy making body and this is essential for change (Bhatnagar & Dewan, 2003).

While SEWA tries to work with the government and its services such as domestic water supply management, forest management, literacy programs, and health campaigns it risks taking the place of the government in the local communities. As a result a concern emerges that the local communities can become dependent on the NGO organization thus challenging their initial mission of empowerment leading to self reliance (Appell, 1996).

7: CONCLUSION

SEWA appears to have met much of the significant criteria for successfully enhancing women's empowerment. The organization has, through access to information, inclusion and participation, accountability and investment in local organizational capacity made inroads in improving poor women's social and economic conditions taking a significant step toward individual economic independence.

SEWA promotes strategies that involve women in planning and directing their own destinies. As emphasized by Kabeer "greater investments in women's health, greater access to income generating work, greater participation in the political process in the community are all critical factors in changing the conditions of choice" (Kabeer, 1999, 53). SEWA's ideology and action in the development process have focussed exclusively on women's empowerment, aiming to establish new ways of thinking about and acting on the relations between gender, labour and poverty (Appell, 1996). It has worked to build bonds between women of different castes, religions, and communities in hopes of changing women's perceptions both of themselves and their situations (Appell, 1996). SEWA has created an organization to aid its members in accessing the resources of the union, the bank, cooperatives and training workshops.

The organization has been instrumental in promoting alternative economic opportunities by direct intervention with employers, and by working to influence government policies in revising legislation to benefit women (Appell, 1996). SEWA

continues to challenge the government to honour its own legislation (child care, health care, subsidies, literacy programs) upholding the rights of women (Appell, 1996). By treating women as beneficiaries rather than economically viable and capable decision makers government programs have contributed to repression of women. SEWA counters this by encouraging women to think of themselves as economically viable actors (Appell, 1996). Through SEWA women have gained experience in managing their own finances, their own work, their children's education and their health care. As Blaxall (2004) states, it is difficult to deny the efficacy of SEWA's empowerment efforts. However, research with objective criteria based on both quantitative and qualitative data is needed to critically assess SEWA's programs to truly determine the level of success in improving women's empowerment (Grown & Sebsted, 1989).

While SEWA has demonstrated that it has the organisational structure to implement development programs it continues to depend on government for the political will to enact policies beneficial to women (Narayan, 2002). Encouraging women's participation in the development process is necessary for women but it can only be sustained if it becomes part of the entire society's consciousness and if government policies support the ideology and the programs (Narayan, 1993). Alliances must be formed between the state, the poor, civil society and international development agencies to discuss ways and means of designing and implementing these policies (Berger, 1989, Narayan, 2002).

SEWA has managed to stay outside of party politics in Gujarat as its leaders feel their international standing could be usurped by the governments in power. They feel this would marginalize SEWA members. There is another concern that the present government could deepen communal divisions with their right wing politics which would impact

adversely upon development programs for women of all classes and castes. By staying out of politics SEWA feels it has had more influence on development progress. However, recently SEWA has run into problems with the present Bharatiya Janata Party (BJP) government over a project for earthquake rehabilitation. The result was that SEWA withdrew from all government projects in Gujarat (Narayan, 2002). This demonstrates the vulnerability of SEWA in that without active government support the organization is not always able to maintain its involvement in local programs. The SEWA movement has demonstrated that development occurs if grassroots activism can be successively integrated with state, national and international development programs; this integration remains SEWA's biggest challenge.

SEWA cannot find employment for all the women that need work. SEWA cannot change the economic structure of India that benefits the wealthy at the expense of the poor; it cannot help informal workers enter the formal sector, but SEWA can be a model for action that can be used by government and other development agencies when developing poverty reduction programs (Appell, 1996). SEWA has met the challenge by empowering marginalized people to find dignity and respect, access opportunities and resources, and ultimately gain more control over the decisions affecting their lives (Narayan, 2002).

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