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Empowering Women Collectively and Individually from *Her* Perspective:

A Case Study of SEWA Delhi

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Abstract

Most of the existing literature on women's empowerment and self-help groups in South Asia emphasizes quantitative indicators about their results, ignoring the voices of the women participating in the organizations. This study examines the changes in the members of the Self Employed Women's Association (SEWA) in New Delhi as an effect of being part of SEWA. I use qualitative data collected from interviews and focus groups during the summer of 2013. The research traces the process of increasing confidence and expanding the capabilities of members by highlighting the voices of the women of SEWA Delhi, using their words instead of an abstract measure of empowerment. The women emphasized the importance of sisterhood and an increase in knowledge about opportunities, particularly in the realm of work and government schemes. Qualitative data provides a more complete picture of how development programs, in this case a women's self-help group, can improve women's lives.

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Though I was born in Delhi and can speak Hindi fluently, spending two months in New Delhi as an undergraduate student at the George Washington University in the summer of 2013 seemed like a daunting task. This experience, while challenging, taught me more than I ever thought possible. My ability to carry out this project is due to the fact that I was never alone, from the start to the conclusion, which is this thesis.

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INTRODUCTION AND RESEARCH OBJECTIVES

I began this study with the idea that women's empowerment has become a ubiquitous term, and students, scholars, and practitioners in the development community use indicators like improvements in education, political participation, and health in discussions about particular government programs. More often than not, empowerment is studied from the point of view of the organization and generalizations are made on the basis of quantitative measurements. As a student of international development I did not understand why or how empowerment comes about. What makes a particular program work? How does a woman feel more confident after joining a program? These were the questions I started with, and because of my interest in India, I started to look for organizations and self-help groups (SHGs) that focused on education as a means to empowerment and expanding capabilities of poor women. My search ended with the Self Employed Women's Association, or SEWA.

SEWA Delhi, which was established in 1999, is a part of the national organization, SEWA. As an early example of a successful non-governmental organization, SEWA was founded in 1972 by Ela Bhatt, a lawyer, in the western state of India, Gujarat, and can be found today in various locations in and outside of India. SEWA started as a branch of a union, Textile Labor Association (TLA), and in 1981 separated to continue as a separate organization. (Bhatt 2006) Organizations like SEWA work to bring out the confidence, skill set, and social linkages that will help underprivileged women gain access to the government resources they need to improve their wellbeing. According to the SEWA website, 93 percent of women in the Indian labor force work in the informal [sector](#). SEWA, advocating for these self-employed women working outside the protection of laws and official markets, holds literacy classes for them and their children, provides healthcare services, and supports vendors and workers create market linkages and fight for their rights among a wide-range of activities. The 11 pillars that all SEWA branches focus on are: employment, income, nutritious food, healthcare, asset, organized strength, leadership, self-reliance, education, and childcare.



Figure 1. A SEWA member embroiders a garment. Photo by Asthaa Chaturvedi.

The members of SEWA who I interviewed were currently or formerly a part of SEWA Delhi Union, Ruaab SEWA Artisan Producer Company, and SEWA Delhi Cooperative. SEWA Union functions to organize workers, campaign and lobby local leaders to ensure that working conditions are fair, workers receive benefits, and are recognized in the legal structure. For example, the Union in Delhi organized a legal battle to give vendors a guaranteed space if they have a permit, and is also working on organizing domestic workers to push the government and

employers to make minimum wage and benefits [standard](#), according to discussions with the director of SEWA Bharat and the head of SEWA Delhi Union. In terms of employed or workingwomen, SEWA Delhi works especially with construction workers, domestic workers, embroidery workers, also known as home-based workers, and vendors. The producer's company functions to give women in the neighborhoods where SEWA has centers a way to earn regular wages from embroidery and craftwork, by contracting to export houses themselves. Members who work for Ruaab SEWA are shareholders. There are six members on the board. Modeled after SEWA Bank in Ahmadabad, the SEWA Delhi cooperative allows women to save money and flexibly borrow for their diverse needs, like the wedding of a family member or an unexpected healthcare expense. In structure, membership, and leadership there is significant overlap. For example, a member who is a worker of Ruaab SEWA will most likely have opened an account with the cooperative and may attend meetings of the union.

SEWA Delhi as a union, producers' company, and cooperative in many ways functions to help women gain economic power like other Self Help Groups (SHGs), women's cooperatives and microfinance institutions (MFIs) in South Asia. (Kabeer 2005) While these MFIs have been lauded for their repayment rates, they have also been critically studied through the work of researchers like Lamia Karim (2011) and Aminur Rahman (1999), showing the contradictions and social fractures that can be created through certain development strategies. SEWA however, has the unique characteristics of encouraging saving and operating as a union to ensure that home based or self-employed workers have a voice and recognize their own work as such. SEWA has generally been written about positively as a development operation or program.

In this thesis, I seek to understand the effects that SEWA can make in the "empowerment process" from the perspectives of the women of SEWA. Why did they join? What difference did their membership make to them? How did this happen? I found that the question of how a woman's self-perceptions change after participating in a development program has been largely left unanswered in the existing social science literature about SHGs. The existing literature, discussed next, largely makes general claims about empowerment and that quantitative indicators tell the full story of how empowerment is achieved. My study suggests, instead that a change in women's self-perception and their capabilities can be traced more completely by including qualitative data and the voices of the women. I am using capabilities as Sen defined it (1985, 1993, 1999) as opportunities and freedom to achieve wellbeing.

LITERATURE REVIEW

In examining previous literature on women's empowerment in South Asia and SEWA, I sought to understand what the challenges to empowerment are for poor women in India. I then describe how I have understood the term empowerment and how it is framed in much of the literature on SEWA and SHGs in India. Then narrowing into studies done on SEWA in the past, I highlight the way certain indicators of empowerment, especially quantitative measures have been the focus on analyzing the strengths of SEWA. While these measures convey a part of the process, literature on women's empowerment leaves room for the addition of women's self-perceptions of change.

As a starting point to the process of change, it is also important to understand the starting point and challenges for the women whose perspectives were the basis of a renewed look at SEWA. In *Scandal*

of the State Rajeswari Sunder Rajan outlines the barriers and structures that prevent progress when it comes equality and agency of women in India. (2003) She points to what may be an integral aspect of the lives of poor women, hindering an expansion in their capabilities and confidence. She writes, "As difference theorists have been insisting, women are divided by caste, religion, class, race, and nationality, and so their interests cannot be identical; they are so deeply embedded structures of family, neighborhood, religion, and community, which offer them their primary identity, that these would claim their loyalties in a situation of competing rights; they do not naturally cohere in groups in any significant numbers or situations." (167)

In her study of SEWA in Gujarat, Kamila Rose also points to a reality that "...part of the reason women submit to the exploitation inflicted upon them in the first place is that they are not conversant with the formal, literate world, and that many of them live and deal in a limited circumscribed environment which does not promote unifying with people outside." (1992: 27)

Sunder Rajan and Roses' claims and the services of SEWA suggest that SEWA provides a comfortable and socially acceptable alternative in the face of these diverse interests and structures that they outline as hurdles to developing confidence and collective agency. Through SEWA, women in various neighborhoods of Delhi, and throughout the country, can join together and talk about similar goals in a place of composed mainly of women. It could be that the organization is able to provide a forum where they may come to see the commonalities that unite them despite the "embedded structures."

Sunder Rajan writes, "If we bring together these two observations – the acknowledgement of women's productivity in a variety of sites of discourse and policy, and women's active involvement in struggles around livelihood – we are led to ask if *work* might serve as a possible locus of women's collectivization and identity, hence an opening for them within civil society, an alternative to the all-subsuming private sphere of the family and the (sole) public sphere of the religion-based community to which they are otherwise limited." (170-71). She points to the precise arena that SEWA targets as a union and producers' company in Delhi. Sunder Rajan's emphasis on "The identity of women as economically autonomous (nondependent) individuals promotes their self-respect and feelings of equality, strengthens their entitlements, and increases their bargaining power..." correlates almost exactly with the mission of the organization. (171) Yet, without the voices of women these claims remain abstract. By learning from the women how work functions in their lives and how they identify themselves as individuals in a community, we can understand which programs explicitly and indirectly work to these ends.

The definition of women's empowerment as I understood the term in the context of previous literature on SHGs corresponds best with the definition S. Galab and N. Chandrashekhara Rao use in "Women's Self Help Groups, Poverty Alleviation and Empowerment." While I avoid use of the term "empowerment" after gathering data to limit descriptors to the views of the women, Galab and Rao's paradigm of "power to," "power with," and "power within" was the framework applied in understanding the processes of other SHGs and development programs raised in previous research. They describe the "power to" dimension as

"...the power of women to control their lives. This includes... control over their labour... freedom

to move and interact, access to leadership positions, control over reproduction and control over body. The 'power with' indicates the collective power of women members to negotiate their gender, caste, class and other interests vis-a-vis institutions of the market, the state, and the community. This includes collective interventions in the institution of family, community, market organisation, the state.... The third dimension 'power within' indicates the strategic gender awareness. An indicator of the 'power within' at the individual level is the ability of women to challenge gender related attitude sand social norms in their own personal lives. [For example] the perception of others on women's confidence, assertiveness, and independence." (Galab and Rao 2003: 1274)

Galab and Rao review the effectiveness of SHGs in India's southeastern state of Andhra Pradesh. They discuss the results for women participants and their communities after joining different types of economic empowerment programs designed primarily by the government. Galab and Rao's findings are parallel to the answers that many of the women SEWA Delhi provided in my study, including confidence built through the networks and educational impacts of the SHG model. They write that not only did access and capacity to manage savings improve, but also that the women felt more mobile because of one of the programs, Women Thrift Cooperative (WTC). Women reported:

"that they have travelled for the first time outside of their district to attend [WTC] group activities. Women have reported that the members consider the unity and solidarity among the women in the WTCs to be one of the most important benefits of membership. Women of different castes and classes met for a common purpose in the WTC. Women noted that the absence of caste segregation in the WTCs was an important change in their villages. The solidarity in the cooperatives has given scope to share their problems and seek help. The cooperatives have become a shelter for the widows and single women who face particular pressures in the society." (1278)

Galab and Rao's study of women's self-help groups, particularly in the section that they cover the DW CRA model, identifies changes in the participants' lives from markers of healthcare, education of children, to household expenditure decisions and even references the changes in the empowerment level, but does not answer the question of how. In terms of what facets of the SHGs from the women's perspectives enabled them to personally feel growth, their study is less satisfying. The authors provide little information on the participants' perceptions of the effects of the programs that would have benefited from qualitative study.

Galab and Rao also mention that in terms of empowerment indicators, they see a various degrees of changes in women's lives in the "power to," "power within," and "power with" categories. One of the SHGs they reported, "there is no improvement in the 'power with' dimension of empowerment. This is evident from the absence of the collective initiatives of women members to negotiate their gender, caste, class and other interests vis-a-vis institutions of the market, the state, the community and family." (1279) In other programs there were improvements in all three categories. As a union specifically aiming to unite self-employed women under the premise of gaining recognition and rights as productive, essential workers, one can make the claim that the goal of SEWA is to improve "power to," "power within," and "power with" categories. In this thesis, Chapter 5, which highlights the

results of the SEWA Delhi case study, describes how women perceive these changes without specifically naming the type of empowerment, rather using the definitions that SEWA members used.

Generally literature about the empowerment of women especially through self-help groups, cooperatives, and MFIs addresses how standards of empowerment are met using the definitions of power and indicators of decision-making, education, economic improvements and healthcare. A study of economic empowerment of home based workers in Ahmadabad, Gujarat concluded that “increased income alone is not sufficient to directly facilitate women’s empowerment within the household in urban India.” (Kantor 2003: 442) One dimension cannot explain the process of why an expansion in capabilities and confidence does or does not occur. In a field experiment published last year, Raj M. Desai and Shareen Joshi use quantitative data to show that women engaged in SEWA’s rural self-help groups had greater decision-making power in household matters, especially in family planning, in contrast to control groups. (2012) Desai and Joshi also found “relative to non-members, SEWA members are 13 percent more likely save, 10 percent more likely to have bank accounts and 19 percent more likely to make deposits into their accounts within the six months preceding the survey.” (2010) A 2010-11 study found that women with access to microloans, a service that SEWA also provides, had a higher probability of managing educational expenditures in the household. (Desai) In her article about the strategies that SEWA uses to “empower” women, Rekha Datta employs similar definitions and standards to show the success that SEWA, writing “empowerment occurs when women are able to increase their bargaining power through a strategy of grassroots activism and organization.” (2003: 362) She quantitatively provides evidence of the success of SEWA. In the Kheda district in the western state of Gujarat, “women's participation rate increased by more than 71 percent for main and 84 percent for marginal workers between 1981 and 1991 (Bhatt and Das, undated, p. 2).” (363) Datta alludes to the process of empowerment that occurs as women have a greater say in their households because of economic benefits, leading to an expanded decision-making role and leadership, contextualizing results in SEWA’s wider history and utilizing the perspectives of staff and administrators of SEWA. Yet, these studies do not fully delve into how these results were achieved and how changes in self-perceptions of members spurred these tangible measures to occur.

In a World Bank study, “Measuring Empowerment,” Anju Malhotra and Sidney Ruth Schuler describe the need for qualitative data as scholars and practitioners look to measure progress and impacts of development interventions. (2005) Drawing on findings of previous studies, they argue that it is impossible to understand the abstract concept of empowerment without including the voices of the people who are at stake. Malhotra and Schuler suggest that qualitative studies incorporating the narratives of women are necessary to capture the true nature of empowerment:

“Even indicators such as women’s participation in the political system or other power structures are often inadequate as a means to capture this process; without a qualitative sense of what that participation is like or what it means, we cannot tell whether empowerment is occurring (Oxaal and Baden 1997). Kabeer’s work suggests that the assessment of the process is not only qualitative but subjective as well. According to Kabeer (1997, 1998), the subjectivity of the process should extend to measuring empowerment in terms of women’s own interpretations. This means that program evaluators, rather than relying on their own judgments as to what is of value, should judge the process of empowerment as having occurred if it is self-assessed and validated by women themselves.”

Incorporating the voices of participants would add a new dimension to analysis of development programs, and is critical to understanding the process of how an SHG has an impact. In *From Despondency to Ambitions*, Uschi Kraus-Harper describes why it is important to delve into the “why” and “how” of the processes of confidence and capability-building of development programs (1998): “Development is about change; if a development intervention is for example, to help a woman to change her negative, despondent view of herself to her own capability of earning an income form self-employment or employment, it is important to understand what has influenced it, and what has enabled other women to move out of despondency. In other words, to understand what has opened women’s eyes.” (12)

METHODOLOGY

During the summer of 2013, I spent two months in New Delhi doing intensive participant observation and open-ended interviews within the context of SEWA Delhi’s centers, located mostly in the eastern part of the capital city. In addition to informal participant observation, my research plan involved in-depth interviews with 10 women, some of whom have been with SEWA for a longer time and some for a shorter time. In all, I interviewed 25 women in 13 individual conversations or focus groups. Focus group interviews allowed me to elicit a wider set of experiences and narratives. I received full Institutional Review Board approval from the George Washington University Committee on Human Research to conduct the research.¹ Since SEWA women often work for hourly wages and are limited by obligations of taking care of children and their homes, more often than not, asking two to four women in a focus group setting was the only option I had.

Given the lack of women's perspectives on the impact of SEWA on their lives, this study followed a largely inductive approach, with open-ended interviews shaped by several guiding questions coupled with participant observation. (See Appendix 1) Guiding questions included: how long she has been involved in SEWA; background questions on the woman in so far as they are comfortable answering them; experiences with SEWA -- education, micro-lending, micro-saving, etc; perceptions of changes in their lives including income, decision-making in the home, public roles and leadership. For example, I asked the women I met when they got married and when they would want their children to get married, and whether they could speak more freely at home and group settings after joining SEWA. Analysis of the qualitative data pursued themes that appeared as I talked to more and more members, as well as unique experiences of various women. To ensure their privacy, I have changed the names of all participants.

The timeline of my research went as follows:

- Week 1: I arrived and established first contacts with SEWA.

¹ IRB #061306

- Weeks 2-7: In the second week and the time that followed I began participation observation; conducted in-depth interviews and focus groups; follow-ups.
- Week 8: I debriefed with SEWA staff and gave my farewells to the women in the study.

I explained to all participants how I would use the information they provided me for a university research project. While sometimes the interviews and focus groups started stiffly, they ended with the women laughing and speaking quite openly it seemed to me. They expressed appreciated that someone from outside (“*bahaar se*”) came to talk to them and learn from their experiences. Many of them asked me about my background and explained to me that the interaction they were having with me was a way that they learned more through SEWA.

SETTING

I could not predict precisely how such open-ended research would be conducted in conditions outside of my control. All of my interviews were conducted in the neighborhoods where SEWA has centers. I went to six different centers - some only once, while others I visited up to three times. Majority of the neighborhoods were in east Delhi of mixed communities – with Muslims and Hindus and people of different castes, though there were localities of more Muslim families. Most of the neighborhoods were resettlement “colonies,” or housing developments filled with small homes and businesses, where poor families originally from villages outside of Delhi made their homes and worked. The neighborhoods were filled with small shops and children playing in tiny alleyways. Each of these neighborhoods had a government school where many of the women of SEWA sent their children. Older men sat outside of *dhaabas*, or small corner restaurants and shops, watching



Figure 2. The alley outside the SEWA center in Jahangirpuri, Delhi. Photo by Asthaa Chaturvedi.

the life of the hot, crowded streets. Young men would sit around a table laughing and playing cards. Working men and women moved around the streets coming home between jobs to eat and finish tasks within their own homes. The homes were usually old, small apartments with one or two rooms where many of the women in my study lived. Families of four to eight people often shared a space of two rooms. SEWA centers were located in the middle of these neighborhoods, renting spaces that served as meeting rooms and offices. I would often arrive at a center to see a line of women waiting their turn to get their identification cards made or to pick up payments of a loan. One center could have anywhere from two to ten staff members, depending on the operations and services offered.

While I expected to be able to find a secluded space to talk to the women of SEWA individually and in groups, this proved to be difficult if not impossible in most circumstances. So as not disturb their work schedules, I spoke to a few of the women as they did their embroidery work in a room of the

center, often in the presence of other women who were not participating in the study. SEWA staff would be around, but it is difficult to say how much this affected answers. The women who worked in the centers felt at home saying as they pleased it seemed to me. I spoke to two of the women in their homes as their children and husbands would walk by. The overwhelming majority participated in the study while they were working or visiting the centers. Sometimes I was able to use an empty office or meeting room. It was the month of Ramadan during my time in India, so my time with the Muslim



Figure 3. SEWA staff in a small center in Anand Vihar, Delhi. Photo by Asthaa Chaturvedi.

women was also constrained by religious obligations and times for prayer. SEWA staff members introduced me to a majority of the women I had the opportunity to meet for an extended period of time. A little less than half of the participants were community leader sisters, or *aaghevaan*. To be an *aaghevaan* means to raise awareness of SEWA programs and new schemes that the organization is engaging in, as well recruiting more sisters. As SEWA members, *aaghevaan* sisters are often the ones chosen to represent the organization and its successes at events outside their neighborhoods. The other women I learned from were ones who had come to the center for a meeting or work and had time to talk to for a half hour.

Some of the women had been a part of SEWA for one year, while others had been a part of SEWA for 10 years. None of the interviews lasted more than 40 minutes.

The extent to which an outsider affects the answers of participants is difficult to gauge, but we know that we can never learn a “pure” answer as researchers looking from the outside in. My presence itself changes the setting of the people and places I study. In addition, in any organization there are members that are very involved or invested in the work, while others may participate on a limited level. SEWA Delhi has thousands of members. The women I learned from were SEWA “regulars;” they were educated, after joining, in some of the language that SEWA uses in terms of saving and loans and the concept of collective action. I met them because they frequented the centers, cared enough to attend meetings, and found that the organization benefited them in more ways than one. There are hundreds of SEWA women who have simply paid the nominal registration fee, had their ration card made with the help of staff, and do not return to the center regularly. Why or how women decide to become deeply involved is another topic, but I want to make it clear what type of members I interacted with, as this information shapes my findings.

FINDINGS

Before delving into how women put the mechanisms of empowerment through SEWA membership into their own words, it is important to define what empowerment means for these

women. Rather than shaping their perspectives in a framework of empowerment (“power with, power within, power to”) that they did not use themselves to describe their experiences, I use the words and articulate the “empowerment” process in the terms that they conceptualized in their contexts.

While traditional indicators or categories of empowerment were useful in understanding the social science literature, in the findings of the qualitative research of SEWA Delhi, I shifted the approach. After analyzing my participant observation data and my transcripts of interviews and focus groups, I found that the women’s responses suggested recurring themes of decreasing fear, becoming confident enough to speak up and express themselves in diverse contexts – within their homes, in group settings and their neighborhoods, and having the increasing capability to move around their neighborhoods and Delhi. The mechanism for augmenting confidence is learning how to navigate government bureaucracy and how to save their money or take out a loan through making connections with staff and fellow members.

Women’s Motivations to Join SEWA

In order to explore how women’s perspectives have changed due to SEWA, it is important to understand why they joined SEWA and how the members describe aspects of their lives before SEWA. All the members I met joined SEWA because someone from the staff surveyed their neighborhood to build membership or through a neighbor who was a member. Many of the women did not leave their homes or work outside of their home before joining SEWA. One woman, Bharti, who now serves on the board of the producer’s company of SEWA, said, “Before working for SEWA, I did not work. I just sat at home. After taking care of the home, I would just stay there.”

The main motivation for joining SEWA Delhi was overwhelmingly the opportunity to earn money conveniently from home with other women. Embroidery workers of SEWA in particular felt safe joining in the context of workplace or employer relations. In an environment where public discourse about the safety of women involved a sense of fear and uncertainty, their husbands were comfortable with their membership with an organization comprised of almost only women. Kushi, an embroidery worker for SEWA for two years said, “Well I would get bored sitting at home, but after seeing other women I would go. My husband would not let me go, but I tried to make him understand. How long could I watch TV alone? Everybody else [at home] would leave. If there were some work at home, I would do it but what about after that? So I asked my neighbor. So he said okay go bring work home, and do it here not there. And then when they started calling us here [for hourly work], I started coming.”

Lalitha, a three-year member of SEWA who now does embroidery work for the producer’s company at SEWA, describes how she learned about SEWA. Her story is representative of many of the members I had the opportunity to meet in Delhi. Other members learned of the organization through neighbors. “There was a sister here and she came to collect members. She told us about how SEWA women make pieces and how women who are at home can work. So I live close by so I came here to see. I saw how the women do embroidery work here. So I also started taking work home and doing it, then I started making a little bit. At first I didn’t have that much of an interest in whether I would be paid or not. Then I made, 50, 200 and 300 and like this sometimes I make 2,000 or 2,500 rupees. However much work there is, I am able to make money. This time I was able to make 7,000 rupees here. If there is work, they call us and we come.”

SEWA Delhi first and foremost emphasizes economic empowerment as a means to achieving other goals, thus the direct or immediate impact of the organization was the often the first thing women mentioned during interviews. One aspect that drew members, especially embroidery workers, was the ability to do their work for regular pay. 11 of the 25 women who participated in the study did embroidery work for SEWA, whether it was making “pieces” at home or in the centers. About half the embroidery workers I spoke to described having to deal with contractors who gave them their earnings months or weeks after they were due. These middlemen were unreliable according to the women who worked occasionally for them. They also did not provide regular work, often just for a couple of hours a day.

Lalitha, who is an *aaghevaan* sister, had harsh words for the people she had worked for in the past, “Before SEWA, I used to work at a courthouse. And sometimes I would do embroidery work for a contractor, but we didn’t get as much money and sometimes they would take our money and run. And where all could I search for them? So with them, there was no trust, and here everybody pays in time and if there is a problem I can say something and fight to get it fixed. Not with the contractor. Here, if the first person doesn’t listen then the second or third will.”

She also returned to the importance of having a sense of regularity as a member and worker of SEWA, “Here at SEWA, if you work one month, you know you will get [your payment] the next month. So because the contractors didn’t give our money, we didn’t work as much for them. Here we do work.” Within the structure of SEWA, members interact with staff members who they visit with regularly and rarely face any problems when it comes to being paid on time.

A Culture of Kinship and Building Linkages

While the cultural norms could be overlooked, founded in Gujarat, a state with a tradition of calling peers *bhai* or *ben*, brother or sister, SEWA began with the tradition of calling all staff and members “brother” or “sister.” Everyone from founder Ela Bhatt who is referred to fondly as Ela ben, to field coordinators to members to an outside, university researcher have a ben or bhai added to their name. This Gujarati tradition has carried to all chapters and local SEWA operations, and may be an underlying manifestation of the approachability that attracts the women to the organization and keeps them coming. Farhana, a Muslim woman who grew up in a small village in Uttar Pradesh, now a community leader (*aaghevaan*) in SEWA, said, “I am happier after SEWA. If there is a problem, I can come running here. I can go in front of the staff. I can ask why my work doesn’t get done. The people give us support.”

When asked how employers should treat their employees, Bharti said, “Employers should treat their workers well. Otherwise, workers will not stay or join. Here, people talk nicely to each other, with love.”

Jodha referred to the way she felt respected as a member of SEWA. She said in a focus group, “Other than just the work, we love them [the people who work for SEWA and the member sisters]. They give us respect.... When your heart is heavy or in my coming and going, then you come and sit for a bit. Talk to them lovingly for a bit.... They talk so well and lovingly, an individual needs love – what else does she need?”

The interviews indicate that along with receiving a regular livelihood or compensation for one's work in the case of SEWA women is the importance of the social linkages that they developed in joining the union, cooperative, and producer's company. In every interview and focus group, the value of learning from and being with other women came up at some point in the discussion, along with the overt economic value. Building links with staff members and other sisters functioned in several ways. One direct way that the staff serves the women is their role in increasing exposure to government systems and welfare programs. Another way is that being connected to other women in similar situations and from parallel backgrounds gave a strength that eliminated the fear or weakness they felt in moving about alone or expressing themselves in various contexts.

Gaining Knowledge and Exposure

Women consistently said that they learned from SEWA staff how to maneuver through what seemed like impossible government schemes (programs). The staff were the first means of acquiring this knowledge that increased the confidence of members and decreased a sense of uncertainty or lack of ability to act. Discussions with SEWA members reinforce the cliché that knowledge is power, and the staff was the first direct link to effectively taking part in government welfare programs.

In a focus group of four women, members particularly discussed all that they didn't know before joining SEWA and how they felt that SEWA staff helped them learn about government programs.

Iqra: "Whatever work we were not able to on our own, how the government agencies would send us away, they help us do everything. And yes, sitting in the meetings. People coming to my home for a meeting. I really like it. We talk to each other, listen to each other. It's nice."

Sarojini: "We can get accounts, save, and are able to take out loans and it's not only for us...it's for other sisters too. This is the thing I like best. And other than that, like making an identification card. They know everything and are able to give information about each thing!"

Fatima: "Before, we didn't know what happens where. When we met these people, we realized that yes you can get a ration card there. "

Faroz: "You get to listen to hear what is happening and what is isn't. They give us information for everything – what we should and shouldn't do."

In another discussion with Durga and Lakshmi, who had been members of SEWA for four and six years respectively, they pointed out how SEWA made them aware of strategies to save and the importance of having an account. "I learned that if I keep money I will spend it, but if I open an account I will actually save something and get something in the time to come, which is what is happening," said Durga. She has an account with the cooperative and has taken out loans twice.

Heer, a young woman whose Gujarati family sold goods like other vendors in her neighborhood, said, "We joined because our Gujarati sisters came and told us in our homes that we should join [SEWA] and we will then have to open accounts of different amounts and through this we will be

benefited. We learned saving, that by saving more and more, weekly or monthly, your money will grow and we will earn the benefits. If we have a daughter or son's wedding, some happiness or sadness, if you want to take a loan – you can get this. So we took one and it worked for us, and we saved and saved and now everything is alright."

Tamana shared the brutality that the vendors had to face before they joined SEWA and participated in fighting for fair treatment: "When we were not a part of SEWA, we were not able to do anything, we were not able to raise our children, not able get them educated, not able to get our girls married. We were really frustrated. If we went to the bazaar, the police would come and hit us, and chase us away. They would throw our clothes away, everything away. Then we joined with the SEWA people. They told us if anyone does this with you, join us. So I have been a part of SEWA for 15 years. Since we joined SEWA we have met and gone each place. They had us meet the police. They gave us courage. They had us meet big government officials and we talked with them nicely. And then we wouldn't get space, our Red Fort space was taken. Then SEWA fought for us and we fought a lot, and we even protested with SEWA. Then we did a case [against the unfair treatment of vendors]. And we fought a lot through the case and they spent a lot of money on us. Then SEWA gave us a place [to sell goods]."

Anita smiled and openly shared how she felt self-assured and indicated how her capabilities had increased from traveling through Delhi more and working with more women. "From SEWA I lost some of my fear. Before I was afraid. I used to feel like what if I get in the wrong car in the metro, and I would feel afraid to even step on the stairs of the metro and would go around the wrong way. Now because of SEWA I go on the metro everywhere. Now, I speak openly, without fear. I would speak in an oppressed way. Now I work for an NGO! If anyone says anything to me I tell what they need to hear. Know that I can make you understand properly, if you say something wrong to me. Now I don't feel afraid. If there is nothing wrong, I help them understand nicely," she said.

In a focus group with a group of Muslim women, they discussed what they liked best about joining SEWA:

Rubina said, "I would not even step outside to go get vegetables, or even look outside, and today I am roaming the world.... I roam just as I am in these neighborhoods."

Noor said, "Before [Rubina's] husband would not even let her outside the house, he would bring the vegetables home himself."

Rubina said, "How did I make him understand? You know the woman I was speaking of earlier [who showed her SEWA's work], so I came back with her and he began to say your work won't get done, you don't know...you don't even know how to read. Nothing will get done. When my birth certificate and ration card started being made, then he didn't stop [me]. Like this I went with everyone and got these things made."

While it was not easy for all of the women to convince their family members that spending time working for SEWA or utilizing the programs was worthwhile, most of the women commented that their husbands accepted their membership. After participating in SEWA, the fear that inhibited them from moving about and speaking freely or with confidence had decreased. Members were more independent because of the expansion of their knowledge of programs and work, and the support of the members and staff. At the end of a focus group discussion, Saritha and Kajol brought up that they were happier

after joining SEWA but so were their husbands. Saritha said, “My husband is very happy that I have joined.”

Kajol said, “They [Our husbands] are happy that we don’t have to ask them any more to do something. They don’t have to take off from work.”

Less than half the women I interviewed are literate, yet I found that SEWA is a means for them to continue their education in some respects. The mechanisms for this knowledge sharing were the staff, who are regularly available and some of who live in the very neighborhoods where they work, and the fellow members. Durga compared her membership to SEWA to being a student in a school. “See, like a person goes to school and their mind opens, this is how SEWA is. Like if five people are sitting and you hear five different ideas. They might be different or the same. Like Hindi, English – people study. And people’s minds open, this is how SEWA is,” she said.

Finding Solace in Sisterhood - Shakti

Members’ relationships with staff and fellow sisters functioned to increase their capability to speak out and move about with confidence. By interacting with more people, conversations and data indicate that a member loses part of her fear that resulted from feeling like she is alone in her situation, being the only one taking care of her home or being alone in the often stressful process of getting administrative work done to register for an identification card. Responses of many of the women point to the idea that there is *shakti*, power or an effect of strengthening, that comes from numbers. Joining SEWA can give members the opportunity to attend meetings, meet their neighbors and members of their community, attend classes, work with other women, bargain with the government and other companies, and if they are community leaders, participate in higher profile meetings and SEWA events.

I asked all the women if membership in SEWA helped them to speak their views more openly at home and outside, in meetings, for example. One woman, Bharti, told me, “There is a big difference [since I joined SEWA]. Before I did not go outside my home and now I am used to going outside. Before I used to be afraid of the buses, now I am not afraid. There has been a big difference. I used to be afraid to speak. I did not know how to speak or what to say, but now I don’t feel afraid. It’s because before I didn’t leave my home. I didn’t really speak with others. I would be at home with my kids only. I would go out with my husband sometimes, so I didn’t have the habit then. After moving about, speaking with 10 people, of course something changes about a person.” For her this also manifests itself in speaking out more in board meetings of the producer’s company.

In a focus group following a community meeting in a member’s home, Fatima said, “Yes of course we are more happy [*aur kush*]. And we have learned many things. What we didn’t know before, we now know. And this way, I hope we can gain more knowledge in the future. And that we can give it to others too.” Fatima’s response illustrates a pattern. Five respondents explicitly described how they are able to play a role in passing on knowledge.

“If another woman is hurt [*pareshaan*], we can help her as best as we can and try to get her to the right resources,” said Farhana, echoing the sentiments of other members.

In many cases, women perceived the impact of SEWA as an internal change, or a transformation in the way they felt and saw themselves in their community. The responses to questions asking whether

the women are able to express their views more both in and outside their homes and whether they are happier after joining SEWA particularly conveyed this result.

Saroj said, "Yes we felt weak and felt like we are ladies...we cannot leave home, what will we do.... But after joining SEWA we gained will and strength. There is this thing. It feels like we can face anything now. Our strength has increased."

Iqra said, "Before we didn't feel it, don't you see? Now it feels like alone we cannot but maybe together we can. Eight or ten people's strength is different from a single person's. Alone you just don't have the will to do any work."

Saroj added, "And slowly, slowly you get knowledge. By going to Rami behn you can learn a lot. She gives it, Sahana behn. Anjali behn. We get information about many different things and we feel happy, when we join SEWA."

Durga and Lakshmi talked about why they like attending SEWA meetings. "Why? Because I get to talk to everyone and after sitting there my mind opens up a bit. Like you go and speak and then others speak and by mixing, it's only my benefit. SEWA benefits all women. This is why I like it," Durga said, "This means that here, this is my sister, and she has a problem and I go to her and she tells me her problem. It can happen that I can help another with this problem and it is solved, or it might be my own problem. This why I like it."

"Like four sisters are sitting together and sitting talking to each other, it makes your mind run," said Lakshmi.

"We received comfort and safe place so now we can speak up, from the comfort of our sisters. Otherwise we would see the police and we would pee [out of fear]. This is the worry we would feel, now we don't have it," said Tamana, a vendor.

Tamana and Heer's families, who came to Delhi from the western state of Gujarat like many of the vendors in her neighborhood, sold goods in an outdoor market but because they could not pay the police extra fees and were not a part of the dominating union groups, continue to struggle for government support of their legitimate right to sell after being displaced. SEWA brings together these families of this bazaar to combat the corruption and unfair practices of authorities. Individually the vendors find it impossible to find their rightful place in the market, but by joining SEWA they become participants of the legal process.

Many participants explained how their confidence was increased by exposure to different settings and group situations, especially in the case of SEWA community leaders. For example, Lalith said: "Well, we learn how to speak in different kinds of settings because sometimes you know in anger, we lose ourselves. And so we learn that if we hear this, how do we respond and how to behave. If we are spoken to well, how to respond in a good manner. And if something bad happens, how to deal with that too. And like this we learn. They took us to a university and I liked it there. If there is a party for SEWA, we attend that. We have gone to many places. It's because we are aaghevaan sisters. They want us to be the first ones to attend, so we go. They took us to Talkatora Stadium and to an auditorium. I like it. And for learning we have our whole lives. And no matter how much you learn, it is never enough. By coming here I learned embroidery work. I didn't know the right finishing techniques."

She added, "It used to be like this. That before I said something, people would question as to why I was speaking up. But from here [SEWA], I learned people say things. If a conflict spills outside the home, we have a right to say something about it."

Many women defined SEWA's impact on them as helping them to speak their mind and say what they think is right and wrong. "I wasn't necessarily scared. I used to think what others would see and think. And now after joining SEWA, I feel like my heart is lighter. Like what I say – even if it is right or wrong, at least I will be able to speak. This is what I like," said Durga.

Many of the women especially as aaghevaan sisters and community leaders felt that they played a role within their communities as SEWA members. While this study does not draw distinctions between community leaders and regular membership, a trend among the women that could contribute to the growing confidence is the sense of having a role in their community, of expanding their identity beyond being a homemaker – to a sister, a friend, a leader, and a worker within a collective. This follows the strength and self-reliance that members described after gaining exposure outside of their individual homes and interacting with other sisters. Saritha said, "We became members because by coming here you learn about the government schemes and the sisters that are there help you make your identification card and ration card, and your children's birth certificate. If we don't have proof we can come here and ask about it. And as an aaghevaan sister I am supposed to help get other women to join. Whoever doesn't know we can get them to make their identification card here. After learning about this I became a member."

"We can make our kids understand. Like if something happened, then we can teach them and help them understand otherwise. We can so no child, this is right. This is wrong," Lakshmi said.

She mentioned again, "Yes now I can speak with a few sisters and if something happens at home, I can speak up. This much change has happened after sitting with the sisters."

Bharti, discussing why she was chosen as an aaghevaan sister, said, "So they chose me because after joining I brought so man more sisters here. I would tell them, do work here at SEWA. What are you going to do sitting at home? If you work at SEWA you'll earn 100 or 200 rupees at least. At least you'll have money to give you kids some chocolate or toffees right?! If they need something, they'll ask their husbands for 200 rupees and if they have it, they'll give. If not, they'll say I don't have it today, I'll give it to you tomorrow. If they [our husbands] keep the money, they spend it all, you know?"

"I like to buy gold with the money I earn. My husband buys it. I like saying this is my money," said Lalitha, pointing to the sense of increased autonomy, even if limited, the women felt as workers of SEWA.

Questions of Marriage and Education

One quantitative measure that is used in the South Asian context especially is the age of marriage of women. (Jejeebhoy and Sathar 2001, Kantor 2003) I wanted to understand whether SEWA might have had a role in the way members thought of marrying their children. Almost none of the respondents mentioned SEWA or claimed that the organization had any direct effect on this decision about the future of their children, but at the same time it provides them an outlet to share ideas and meet women who have the same hopes. Saritha, an aaghevaan sister and member of one year said, "We

talk about how if we teach our kids good things and try to give them the best, then they will get ahead. They will learn good things. If we are good, we want them to be better. “

Out of the 25 women included in the study, only one mentioned that she would want her children married at the age 18 at the latest. When it comes to the future of the women and their families, many women want their children to continue with their education because they did not have the opportunity or were not able to complete as many years in school. “What I want is whatever happened with us at such a young age does not happen with them. Not giving the kids up to marriage before 18 to 20 years is fine.” Durga said.

The women said that they know the hardships of being married too young and being illiterate and want more for their children. As Bharti said, “If I had studied, I could be like my sister who is a teacher. She did her masters. My brother studied a lot too. My mother used to tell me to study, but I didn’t. I didn’t want to when I was younger. Now I think if my kids study, how far they will get to be! Whatever happens, I will make sure they study – even if it means taking money from someone else. I will get them to study.”

In a conversation Saritha, an aaghevaan, and Kajol, they both agreed that they look up to educated women, in general. It was difficult to tell who they were specifically referring to, but they spoke generally of the type of people they saw in Delhi, in comparison to the villages where they came from where education was not a priority in their communities. Saritha said, “We just look to the people who are educated. We are uneducated. We feel that if we had been educated we could have done more.”

Kajol agreed, “We are not able to do as much as educated women.” She then added, “It feels like yes we can do something after SEWA.”

“In Bihar [a neighboring state of Delhi] there is more dowry. If you don’t give a dowry there won’t be a wedding. There is no change in thinking from one person. There is no problem in raising a girl child but in marrying her, there is a burden. The thing with sons is that they stay with the parents. Even though the girl leaves the home, her parents must find a way to get her married somehow. This is why people are afraid of daughters. I say we should get rid of the dowry and let the weddings continue. We should find out who is asking for a dowry. How can a child go ahead in a place where there is no light, TV or outside knowledge? At least with a son you can send him out to work in a hotel or something, but can you do this with your daughter? Can you send her out? Look, my husband brought me here in any case. The educated can live in nice hostels because of money. Nothing is free. This is why my father decided to marry me. He didn’t think like this. He had a job in a hospital, but that finished. So whatever money we had, my mother said since there is dowry, I should get married,” said Lalitha, who is 28 years old and got married at 16 years.

When it comes to her daughter, Lalitha wants to delay her marriage. “My daughter’s marriage will be up to her. 75 percent her choice, 25 percent mine. I don’t want her to get married very young. I think 24-25 would be a good age. It’s difficult to get married young. Because I know what it is like,” she said.

One question that has been used in previous empowerment research is whether a woman can go to certain public places, like a doctor’s office, without asking for permission from her husband or someone in her household. Responses to this type of question have been used to understand how

members of women's empowerment programs are in the context of movement in public place. (Mason 2005) While this could have been an indicator of empowerment for the women of SEWA, upon reviewing the reasons and explanations of answers it would be difficult to deem it as an effective measure for whether or not a member of SEWA is "empowered."

"He [My husband] should know where I am; he is the head of the house. If something happens to me, how else will he know?" said Farhana, when she described why she takes permission to go to the doctor. Farhana is also a SEWA aaghevaan and wants her children to be married after they complete their education.

Lalitha says she does ask her husband permission but that he asks her too. Can one account for these answers as a failure in the process of empowerment or a success? Any gender specialist may be hard-pressed to decide. The accounts of women from SEWA Delhi indicate a variety and diversity in how such empowerment is accounted for at home. Simply knowing the direct response to this basic survey question would yield an incomplete picture. Responses to both the questions of which age the women would want their children to get married and whether they need permission to go to the doctor demonstrate more nuance than many studies are willing to lend to the "process of empowerment."

FURTHER DIRECTIONS AND CONCLUSIONS

The focus of this study has been on how SEWA members view the effect of their membership on their self-perceptions, everyday lives, and role in the community. One conclusion that can be drawn is the nature of empowerment and how beneficiaries of development programs define the term, or the changes that occur within their lives. Rubina talked about how she was able to move about and express herself more freely but I learned only after the focus group discussion that she made decorative bracelets at home, selling them in markets in her neighborhood. When I asked what she did earlier, she responded nothing. As this conversation continued the SEWA workers reminded her that her bracelet making constituted work. They reminded her to think of herself as a workingwoman. While she saw herself as having gained confidence and able to move more freely in her community, the process of recognizing herself as a worker, one of the goals of SEWA, is still developing internally. The term empowerment that Galab and Rao, Kabeer, Datta, and others use is too sweeping to articulate the confidence, decrease in fear, and expansion in knowledge that the members expressed in their own words.

Directions for Further Study

While there is depth and perhaps a clearer sense of how the self-perceptions of members of SEWA changed as they joined the organization, I recognize that there are several limitations to the study, which could be addressed in future projects and analysis of women's empowerment and SHGs in South Asia. Many of the women referred to their faith and a belief in God during the interviews and focus groups. There is the potential to explore the role of faith and religion in confidence building, and the differences in the processes and results when it comes to confidence-building and identity between different women, particularly Hindus and Muslims. This distinction was not a factor in my analysis but it could have played a role in how the women see themselves before and after SEWA.

This case study also did not delve into the geographical differences. In the urban setting, like SEWA Delhi, most of the women are from villages near and far outside the city, and the role of origin and the culture of the villages they came from could influence the ways that the women engaged with SEWA. Almost all of the women who I interviewed were born in villages outside of Delhi. The reason many of the women did not venture freely in their communities and work alone as much before joining SEWA Delhi could have been due to not being accustomed to a city as vast as Delhi. In the context of women in rural areas, there is potential for slightly different answers of why members might feel afraid to speak up and move around their neighborhoods confidently. As a union and producer's company, the factor of work could influence how the "empowerment" process works. It would be interesting to pursue the differences between women who did not work before joining and those who did, as well as the members who do not work but utilize the cooperative and administrative support aspects of SEWA. One part of SEWA's success that I also believe contributed to the process but have not focused on is the presence of many female staff members and how members feel that they exert power, in contrast to the contradictions and conflicts that have come into the fore when it comes to critically analyzing structural power within some MFIs in South Asia.

Conclusions

At the most broad level, the process that enabled changes in how a member perceived herself and her role in the community included a boost in economic capabilities by virtue of working through an organization which guarantees wages in a timely manner, learning about government programs that were too daunting to maneuver alone, and feeling supported and building linkages with staff and fellow sisters. While the first two parts of this process could be considered the motivations for joining SEWA, the data strongly indicates that the last step of the culture of sisterhood in SEWA is what keeps members coming back and emotionally sustained.

Kalima Rose's book *Where Women are Leaders* prefigures many of the patterns highlighted in my findings based on the interviews I conducted many years later with the women of SEWA Delhi. (1992) Rose's work incorporates quotes that allude to a pattern of gaining agency from interacting with peers and an increase in knowledge.

Rose included the anecdote of a single mother in Ahmadabad, Gujarat who gained a minimum wage for her work of rolling indigenous cigarettes, after joining SEWA with the five-rupee registration fee, thinking there was nothing she could lose. Rose found that "when other bidi workers came and began demonstrating in front of his shop, she became more interested and joined in." (16) In a description of branches in SEWA Ahmadabad, she wrote, "[the members] come to talk about their problems, to meet other organizers and plan action, to attend training classes, or simply to meet friends and drink tea, as a break from the constant pressure of work." (21) SEWA Bank "is popularly referred to as 'the village well' – the place where women gather to share news and friendship." (21) These sentiments were echoed by many of the women of SEWA Delhi during my interviews.

Rose also describes SEWA centers through the analogy of a woman's mother's home, which is a "place of warmth and safety, where she can be free, relaxed, and more herself. At home she is usually listened to, protected, and helped in whatever manner her family can offer to solve her problems." (31)

This study of the members of SEWA Delhi could add to the existing research on quantitative indicators of health, education, and decision-making that improve as a result of SEWA membership, and shows why members feel confident, exerting their values and opinions in conversations at home and in meetings. The association with a collective of working women or simply of people experiencing the same struggle was a recurring theme among SEWA Delhi women. Examining and learning from SEWA Delhi members provided an opportunity to not only research an organization that is relatively recent considering the 40 year history since the original SEWA started, but also to understand how and why a woman's point of view about herself and her capabilities change in relation to the development goals of a program. Participants' views and perceptions provide a complete picture of the experience of progress and impacts of SHGs.

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APPENDIX – GUIDING INTERVIEW QUESTIONS

[ENGLISH TRANSLATION]²

First I am going to begin with a few questions about where you grew up and your family.

1. Where were you raised?
 - 1a. Do you go there often?
2. Do you have brothers and sisters?
3. Older brothers and sisters? Younger?
4. Who is in your family now?
5. What did/do your parents do?
6. What does your husband do?

Now I am going to ask you about SEWA and how you joined.

7. How did you join? Why did you join SEWA?
8. When did you join SEWA?

² *I used the same questions, as they were relevant for the women (for example, some worked prior to SEWA, some did not), in focus groups and individual interviews.*

9. What services of SEWA have you used or participated in?
10. What kind of work did you do before SEWA?
11. How many hours did you work in a week?
 - 11 a. How did this many hours feel?
12. After joining SEWA now how many hours do you work?
 - 12a. Is this better?
13. Before SEWA, did someone tell you how much or how to work? Did someone take a commission?
 - 13a. How do you like working with SEWA now?
14. How do you think an employer should treat a worker?
15. Have you joined any other groups? Any women's groups?
16. Do you act differently, you think, because you know your rights now after joining SEWA (at home or at work)?
17. Do your children go to school?
 - 17 a. Has SEWA made it easier for your kids to stay in school?
18. How old were when you got married?
19. How old would you like your sons and daughters to be if and when they get married?
20. If you need to go to the doctor, do you need to ask any for permission?
 - 20 a. Did this occur recently?

Now that you're a part of SEWA,

21. Do you think it's acceptable for a husband to hit his wife?
 - 21a. Can you describe where you heard or learned it is not right for husbands to hit? [To clarify, I would sometimes follow up with the question of whether SEWA had any influence on their views. While I asked this question to the first 10-15 participants I stopped asking this question because the women would generally have the same views and none of them attributed their thoughts to anything they learned or saw at SEWA.]
22. Do you feel like you can speak up more in your in home?
23. Outside of your home, do feel like you can speak up more in group meetings and around more people?
24. How much time do you have for yourself (free of taking care of someone else – to rest, to do things as you please) on the days that you have to work? What about on days when you don't have to work?

Now I am going to ask you questions about your future...

25. Five years from now, how do you see your family? What about work? What your life in general?

25a. What about 10 years from now...

26. How do you plan on attaining these goals?

27. Who is the strongest woman you know?

27a. Why do you feel she is?

28. Are you happier after joining SEWA?

29. Thank you for time, is there anything else you'd like to share or say?

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