Struggle and Development
Approaching gender bias in practical international development work
Abstract

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Since the Beijing Conference on women in 1995 ‘gender-mainstreaming’ has been the new buzz word within the international development regime. Gender equality is increasingly believed to be a major determinant for socioeconomic development in the Global South. However, the development agenda and the gender strategies for the Global South are still outlined and determined by development professionals at headquarters of the development business in the in the Global North. Heavy critique has been launched against the prevailing international development paradigm, not only for being increasingly centralised and categorised as business, which distances global policy from the lived realities in the Global South, but also for obscuring unequal power relations between men and women behind the political correctness of gender.

This study explores how gender and gender power relations are perceived and approached in practical development work in India. Through the example of the Self-Employed Women’s Association, SEWA, my ambition is to give an example of how gender bias and social inequality can be targeted through practical socioeconomic development work in a way that is both context sensitive and sprung from the Global South. SEWA is a women’s organisation, as well as a trade union and a cooperative movement. Aiming at improving employment and social and economic security for the female workers in the informal sectors, SEWA has organised its 800 000 members and social security services into cooperatives to bring about a process of social transformation with women at the centre.

My empirical findings show that SEWA approaches gender bias in concrete and particular forms. As gender discrimination and poverty are interconnected, dealing with low-income households’ basic socioeconomic needs will also restructure gender power relations. With a large member-base and with ties to NGOs, corporations and governmental bodies, regionally, nationally and internationally, SEWA has become a powerful actor for social development, even at times when they face heavy resistance due to their feminist principles and commitment to the poor and socially marginalised.
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Like all social policies, international development policies are gendered. Within the field of international development, in discourse as well as in praxis, gender equality and women’s empowerment are increasingly recognised as fundamental to all other aspects of international development. During the Beijing Conference on women in 1995 women’s empowerment was declared ‘the platform of action’ for future development. As development policies are still largely perceived as gender neutral, the parameters and methods with which gender equality are pursued are not questioned. A member of Development Alternative for Women of a New Era, DAWN, argues “we cannot add gender or women to frameworks that have led to the exclusion of women in the first place and to the marginalisation of the majority of poor people”.

Despite the widespread recognition of and belief in the necessity of gender equality for international development, implementation policies remain vague and critics say that gender is narrowed down to an economic calculation or to an “issue of check-lists, planning and political correctness”. Gender equality implicitly involves change, transformation of social institutions and processes, as well as a restructuring of power relations in society. However, the transformatory aspects of gender equality do not seem to be high in demand and Naila Kabeer argues that “instead of an open-ended process of social transformation, we find the notion of empowerment as a form of electric shock therapy”\(^1\). Gender equality and women’s empowerment are rather praised for their instrumental value than as means in themselves, as women are assumed to invest all resources in their families rather than in own interests\(^2\). But this new perception of women’s empowerment, as an “expansion of choices”, “increased access to resources” and “equal opportunity”\(^3\), says nothing about unequal power relations at different levels of social institutions and processes that determine women’s everyday lives.

In an earlier essay, which I wrote on microfinance\(^4\), I found that despite many positive outcomes in the lives and living conditions of poor people, microfinance cannot be assumed to lead to poverty alleviation, women’s empowerment and gender equality\(^5\). Microfinance has however been praised as a revolution within international development and development economy, which was recently fuelled as Muhamud Yunus received Nobel’s Peace Price for his micro banking systems, and women have shown to be particularly good clients\(^6\). Although microfinance is to a large extent used by women and women show to be extraordinary clients, it stood out to me that not only within microfinance, but within the international development discourse and practice in general

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1. Kabeer, 2000, p. 50
2. Kabeer, 2000, p. 50, Arnfred, 2000, p. 78, Bisnath & Elson, 2000, p. 8
3. Bisnath & Elson, 2000, p. 1
4. The provision of saving facilities and small credit loans for poor people and small-scale businesses, based on similar principles as the Grameen Bank
5. Mayoux, 2000, p. xiv, 4
the knowledge about and strategies for empowering women and achieving gender equality rest on rather vague assumptions.

Initially women’s empowerment and gender equality were linked to the recognition of the structural subordination of women as a group, and not only to the subordination of individual women for the sake of economic development. At the same time as gender mainstreaming has become a prominent feature in most development programmes it seems as if the power aspects of gender gradually have been neglected and to some extent even deliberately. While some argue that the frequent use of a gender equality terminology in international development is a sign of feminist influence, others argue that the same terminology is merely the new development gimmick.

Another factor that has impacted the international development field significantly since the 1980s is the inclusion of Non-Governmental Organisations, NGOs, and social movements as important actors within global politics under the banner of global governance. The inclusion of many social actors in the process of steering society, as well as in social research and analysis, to some extent promotes a more democratic and just development process but it also tends to blur transparency and accountability and thus to obscure power relations. However, NGOs’ and social movements’ increased access to power does not necessarily equal the possibility to impact and transform, as the role of NGOs in global governance is not so much to shape global policies as to implement them at the local level. Another critique of international development concerns the increasing professionalisation, as well as the seemingly unified development language, which obscures power inequalities between governments and development institutions on the one hand and women’s movements and feminist scholars on the other.

1.1 Aim

The aim of this essay is to highlight and look into the issue of gender power in practical international development work. More specifically the aim is to examine how gender power relations are perceived and handled in practical development work that specifically focuses on women’s empowerment in the Global South. Some of the sharpest critique of the prevailing male development paradigm, as well as to the lack of gender power analysis in practical development work, comes from feminist scholars and activists in the Global South. To come as close as possible to how gender, power and development are perceived and handled from a feminist perspective in the Global South I decided to visit the Self Employed Women’s Association, SEWA, in Gujarat in Western India. SEWA is a trade union, a women’s movement and a cooperative movement that has been providing

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7 Mayoux, 2000, p. xiv-xv, Kabeer, 2000, p. 52, Chen et al., 2004, p. 38, 40
8 Bsnath & Elson, 2000, p. 12, Kabeer, 2000, p. 50, Arnfred, 2000, p. 78
9 Bsnath & Elson, 2000, p. 13, Arnfred, p. 75-76, Antrobus, 2003, p. 1,2
10 Antrobus, 2003, p. 10
12 Governance can roughly be defined as the fragmentation of the hierarchical order of steering society to a network based order, where private companies, NGOs and cooperatives take an active part in the process of steering society, Pierre & Peters, 2000, p. 12
14 Arnfred, 2000, p. 74, 76
15 Shiva, p. 1997, 5
microfinancial and social services to women who work within the informal sector since the early 1970s. SEWA has 800 000 members today and has become a very strong voice for poor workers in India and they describe themselves as “very much feminist”\(^\text{17}\).

SEWA is firmly rooted in its local context and draws theory and praxis from the lived realities of their members. SEWA was the first trade union to recognise and organise female workers in India and it was also one of the first organisations after the Grameen Bank in Bangladesh, to lend micro loans to poor women. The organisation has also to a large extent been in charge of implementing welfare schemes on request of the regional and national governments. SEWA is thus a well established actor for social development locally, but it is also an often consulted development actor internationally. SEWA has been invited to hold seminars and workshops at UN conferences and through the social security branches SEWA has developed strong relationships with organisations and companies such as the UN, the WTO, the ILO, Microsoft, etc.

Due to SEWA’s long history and involvement with social development locally, nationally and globally I considered SEWA an adequate actor and partner to work with for the empirical research of my study. Apart from looking into the perceptions and ways of handling gender power, I have also sought to examine whether SEWA uses any specific gender analysis as a springboard for their work and whether they succeed to deconstruct unjust and harmful gender relations in their regional context. As SEWA is an actor that cooperates, networks and partners with many different actors and institutions within the established political system I was also curious to examine what ‘room of manoeuvre’\(^\text{18}\) SEWA has had as an exclusively women oriented organisation. The main questions which I intend to examine are:

- How does SEWA approach and handle gender power in their work for women’s empowerment?
- What is SEWA’s room of manoeuvre as a women’s organisation in relation to established political institutions?

1.1.1 Disposition

The first chapter of this paper starts with giving a background to the situation for women and women’s organisations in India, as well as some snapshots from the framework that constructs the country’s general gender power situation. A brief introduction to SEWA is also given in this chapter.

The second chapter presents the methods and material used for the study.

Thereafter follows the chapter which discusses the relationship between the theoretical discourse on gender and development and policy making, as well as the relation between policy and practice.

Chapter four presents the concepts of gender power analysis and room of manoeuvre which will be used to analyse the empirical material.

Chapter five retells the research material following the model of gender power analysis mapped out in the previous chapter.

Chapter six discusses and summarises the results of the study and pins down the conclusions.

\(^{17}\) Interview at SEWA Reception Centre, 2006-04-18

\(^{18}\) Prins, 1993, p. 78
1.2 Background

I arrive in Ahmedabad by train at four o’clock in the morning. Already the city is full of traffic, people pulling carts and trolleys for the daily sales and other tasks, together with cows, goats and dogs that are slowly making their way in between all vehicles. It is already hot, dry, and noisy and the air is thick with dust and pollution. When I step into the SEWA Reception Centre a few hours later that day it is like stepping into a world that is the opposite of that of the street outside. Although women are working everywhere and there is not even a square meter of the floor that is not being used for some activity the place is peaceful, cool and welcoming. I am received with very professional manners, tea and namastees. While waiting to see my tutor in field, who turns out to be a very small woman with a more commanding presence than most people I have met in my life, I wonder what on earth I am doing among these women that have pictures of various celebrities and presidents’ wives who have visited them during the years. My well-prepared questions and research outlines seem very shallow in comparison to the reports these women have already done. But I try my best not to seem disoriented and during the following weeks I am taken along by different people to almost all of SEWA’s centres and programme offices and I end up very impressed and confused about women’s situation in India.

1.2.1 Women and gender in India

The situation of women in India is rather complex. India is the largest democracy in the world, with a well-established system of representation. Due to the considerable remnants of the British law system women in India formally enjoy equal political and civil rights as men do. Still, however, a known proverb tells that “as soon as a daughter is born she rests in the hands of death or of her future husband”19. Despite a long democratic history, a rapidly expanding economy, particularly fuelled by the extensive IT-industry, the majority of India’s population still lead traditional lives in rural areas. Religious laws and traditions still determine the lives of many people, particularly women. Even if women are formally entitled to own land and resources, social and religious factors make many women refrain from this right in order not to cause distortions within the family. The preference for having sons permeates all social classes in India, which sets the standard for girls throughout their entire lives. The mortality rate for girls and women is consequently considerably higher than for men. Girls between one and five run a fifty per cent larger risk to die than boys at the same age. Even for women at the age of thirty the mortality rate is higher than for men at the same age, which is quite contrary to the demographic pattern of other countries.20 Sati, the practice of burning a dead man’s widow on his funeral pyre, is still being used21.

Although the education system in India is free, the majority of the children from poor families drop out of school and particularly girls as they need to help care and provide for the family. India has a good deal of labour laws that secure minimum wages, pension schemes, sick leaves, and so on for formally employed workers. However, out of India’s large working population only seven per cent work within the formal sector and enjoy the labour rights, the rest of the labour force, 93 per cent, works within the informal sector22.

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19 Nussbaum, 2000, p. 20
20 Human Development Report, 2005, p. 31
21 Weaver, 2000, p. 53, Kumar, 1995, p. 81
22 The informal sector can roughly be said to compound all forms of employment without formal contracts, worker benefits and social protection. This includes self-employment in informal
and do not have any legal status. Although it is estimated that the informal economy contributes to 62 per cent of India’s GDP, the informal sector is not recognised as a vital part of the country’s economy. However, for the informal sector workers and particularly for women the first priority in life is to work. For educated and formally employed women the situation has ameliorated considerably during the past decades, but for women who lack education and/or a formal job the “gender equality is still very low.” One of the women at SEWA tells that men nowadays see women as competitors and they won’t leave a single chance of harassing a woman, a co-worker. … So that goes on everywhere, with the political, with the corporate or private or even the family. So the moment the woman starts earning a higher income, the male’s ego will be hurt. So he will bring in some other issues, which may not have been there earlier. … I personally believe that what we need is to change the mindset of the male. Unless we are able to change the mindset of the male there will be little achievements for women’s betterment or women’s empowerment. And to change the mindset of the male we have to change the mindset of the young boys. Because in the family they see how the mother is being treated or sisters are being treated by the father or grandfather. Similarly at the workplace the young boys see the behaviour of the boss and they will follow it and like this it goes on, the chain never breaks.

India’s women’s movement has its roots in the upheaval that followed Gandhi’s independence campaign in the 1940s. In general, autonomous women’s organisations were important vehicles for self-expression in South Asian nations even before their independence. However, the activist women’s movement and feminism emerged during the wave of radical movements in the 1970s. During this period SEWA was also born. The feminist movement spread rapidly across the country and the first feminist campaigns targeted issues of rape and dowry related crimes. Initially the women’s movement gained a lot of support in various sectors of society and managed to push for legislative change on sexual violence. The women’s movement has also had long-term theoretical significance in the sense that it has lifted the discourse on domination and freedom. However, there seemed to be little connection between the enactment and the implementation of the laws against rape and dowry related crimes. New feminist actions during the 1980s led to the formation of women’s centres in urban areas, the emergence of women’s studies, the possibility for women to work as journalists, academics, doctors, etc. In the 1990s structural changes were also undertaken and in 1992 the Panchayat Act was passed to the Constitution, reserving one third of the seats in publicly elected bodies for women. This has helped women to gain significant access to the political arenas at all levels of society.

Chen, 2005, p. 12
SEWA Academy, SEWA Research
Sinha, 2003, p. xi
Interview at SEWA Reception Centre, 2006-04-18
Interview at SEWA Reception Centre, 2006-04-18
DAWN/Shaheed, p. 7
Kumar, 1995, p. 60
Kumar, 1995, p. 67-68, 84, Mohanty, 2003, p. 42
Kumar, 1995, p. 72
Weaver, 2000, p. 53
which has made it easier for women to participate in public life. However the feminist influence also led to a series of counter-movements and critique. Economic reforms and capitalist development accentuated several social conflicts and the last decade of the 20th century and the first years of the 21st saw an intensification of political struggles, not only concerning women but also in relation to class, caste and ethnic identity.

1.2.2 SEWA

SEWA was born and established in 1971, during a time when the women’s movement in India grew steadily and enjoyed considerable public support. In 1972 SEWA registered as the first trade union of low-income women in the informal sector. Today SEWA is the largest trade union in India. Through a strategy of ‘struggle and development’ SEWA works to achieve greater self-reliance as well as economic and social security for its members. SEWA’s members are generally very poor and approximately half of the urban members live in households where income per capita is below the one US-dollar-a-day poverty line. More than one-third live in households that are above that line but with a per capita income that is below two dollars a day. The rest are estimated to only be slightly better than that. However, in the rural areas the living conditions are in general very poor. For all SEWA members it is hard to improve living conditions due to the economic and social environment, as well as to discrimination based on gender, caste and class.

To pursue the goals of increasing self-reliance and economic and social security for the members, SEWA organises all members into cooperatives based on what the members do for a living. The organising part is fundamental to all work and SEWA believes that collective self-reliance and freedom is as important or even more, than individual self-reliance and freedom. In 2006 the number of members amounted to 800 000.

When women organise on the basis of work, a woman’s self-esteem grows – in the self-recognition that she is a ‘worker’, a ‘producer’, an active contributor to the national income, and not only somebody’s wife, mother or daughter. While participating in the organisation and management of her cooperation or union, her self-confidence and competence grow, a sense of responsibility grows, and leadership within her grows.

SEWA also provides social security services and advocates for change in the wider policy environment. To manage and sustain services and activities SEWA has built several institutions during the years; SEWA Union, SEWA Bank, SEWA Cooperative Federation, SEWA District Association, SEWA Social Security, SEWA Academy, SEWA Marketing, SEWA Housing and at the national level SEWA Bharat. Also, the social security services are organised as cooperatives, as this model has showed to be financially viable, efficient and affordable to the members.

Through organising and advocating the rights of poor informal working women SEWA has faced a lot of resistance and disapproval. Still, the organisation has managed to become one or maybe even the most respected social development actor in their local and

33 Kumar, 1995, p. 77
34 Mohanty, 2003, p. 15, Kumar, 1995, p. 81
35 Chen et al., 2005, p. 2, Sinha, 2003, p. 9
36 Chen et al., 2005, 78
37 Chen et al., 2005, p. 1
38 Chen et al., 2005, p. 1-2, For organisational structure, see Appendix 2.
39 Sinha, 2003, p. 16
regional context. Apart from, on several occasions, being in charge of implementing the local government’s social welfare schemes, SEWA holds good relationships and collaborates with many different international development actors.  

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40 Interview at SEWA Reception Centre, 2006-04-17
Karen Davis and Johanna Esseveld say that through being biased in favour of women and viewing society from a ‘women’s perspective’ it is possible to draw attention to social relations and structures, which lead to the oppression of women, that were formerly not recognised. However, a women’s or a feminist perspective can by no means be claimed to define a homogenous group’s perspective and should rather be talked about as women’s or feminist perspectives. In an attempt to outline a basic definition of ‘feminisms’ Jane Freedman says that they are perspectives which draw attention to women’s subordination in society and to the discrimination that women face due to their sex. Apart from this basic definition Freedman argues that there cannot be assumed to be any other consent of opinions among feminisms. Also, Shulamit Reinharz says that any person who defines him- or herself as a feminist and does research is a feminist researcher.

As the aim of this essay is to draw attention to the subordination and discrimination of women due to their sex, as well as I personally see myself as a feminist doing social research, this essay belongs within the vast frame of ‘feminist perspectives’. I have however tried to take on a feminist perspective which has its roots in the Global South and among the many critical feminists within the international development field. One of them is Signe Arnfred who claims that feminisms in the Global South in many ways contrast with the Western feminist perspectives, from which the international development field has drawn its ‘feminist’ influences. A major difference between Southern and Western feminisms is that as Western feminisms became state-oriented, focusing on national policy machineries for improving gender equality and gender quotas in elected assemblies, they lost contact with the grass-root levels, from which the Southern feminisms draw theory and praxis. Still, however, both Southern and Western feminisms are critical in the sense that they question prevailing male paradigms.

2.1 Method

This essay is a qualitative study mainly based on semi-structured interviews with SEWA members, most of them holding some kind of leadership position, either at the central institutions and programme offices, or in the local cooperatives. Qualitative studies are considered particularly appropriate in the study of women’s lives, although qualitative studies also can lead to a dichotomisation and consolidation of traditional gender roles. However, as it is gender roles and gender power relations that are at focus in this study I consider that risk to be minimal. It is also considered particularly preferable to use semi-structured interviews when approaching individual peoples’ experiences and thoughts as

41 Davies & Esseveld, 1989, p. 11
42 Freedman, 2003, p. 7
43 Freedman, 2003, p. 7
44 Reinharz, S., 1992, p. 7
45 Arnfred, 2000, p. 78
46 Davies & Esseveld, 1989, p. 15-16
semi-structured interviews give the informant greater freedom to answer in her or his own way and order. Some of the interviews had more the structure of an informal conversation than a regular interview as they were carried out at some of the women's work places, which meant that they were sometimes interrupted. The total number of interviews carried out amounts to 17, of which three were assisted by two women and one was a group interview with more than ten women. The rest were one-on-one interviews. I also visited four cooperatives, (a milk cooperative, the design cooperative, the vegetable whole sale vendor cooperative and an agricultural cooperative), as well as a computer learning centre and a training school for midwives. To some extent I also used direct observations as I attended meetings and training classes that SEWA held, which I consider valuable both for my own understanding of SEWA, as well as for the validity of the study. This because some feminists argue that all knowledge is situated in a specific context and nothing can be studied from the outside. Although the researcher is a stranger in that context, the researcher is still in that context, which in its turn demands a great deal of reflexivity in the role as a researcher.

It is also important to be concerned with creating an interview situation that is not hierarchical but that feels like a dialogue. This has been difficult however due to language and cultural barriers, as well as to the unevenness that many times appears between the interviewer and the informant. With that in mind I have strived to create a loyal or solidary interview situation where the informants have been given space to express themselves without me interfering too much. The solidary interview flows freely, follows the logic and thoughts of the informant and the themes of the interview do not need to follow a fixed order. I have however occasionally interrupted the informant in order to lead the conversation back on track. This I found useful as I found several women refocusing and emphasising what they really found central to their story, as they might have felt that my interruption signalled a closure of the interview. The majority of the women that I met, however, were very well acquainted with interview situations and there was no major problem to get the informant to talk about the issues I asked them about.

Due to its large organisation and familiarity with receiving international guests, SEWA arranged an introduction week for me, which gave me the possibility to visit many parts of SEWA’s work. The introduction was very valuable and provided a good overview of SEWA. It helped me to select relatively quickly which parts of SEWA I would look into more deeply and which women I should interview. As the introduction went on I realised that it was going to be difficult to meet some of the women more than once, and as I didn’t want to take up too much of their time I decided to start carrying out interviews as I came across women in different leadership positions. Some of them were however too focused on giving me an introductory presentation that I had to come back for a regular interview.

During the introduction the people that I met and interviewed were selected for me. During my stay with SEWA I was assigned a few main contacts who were in charge of my visit and arranged all field trips and contacts with informants. My hosts were of great help and facilitated all arrangements for the collection of data. This, however, might as well have impacted the result of the study in favour of SEWA as I am not capable to tell what is representative for the entire organisation and what is not. To some extent arranging all

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47 Davies & Esseveld, 1989, p. 15
48 Rosengren, quoted in Hedlund, 1993, p. 250-251
49 Smith, quoted in Rönnblom, 2003, p. 44
50 Rönnblom, 2003, p. 49
51 Davies and Esseveld, 1989, p. 27-30
interviews and visits through one or a few people, delayed and limited my possibilities as changes and new ideas could only be confirmed when these people were available. On a few occasions lack of internal communication caused misunderstandings and some interviews were never realised. However I consider the interview material to be sufficient, as I got to meet many different women in different positions at SEWA and also as I could use a triangulation of methods for collecting data. Most informants responded in a nuanced way to my questions and were capable of talking both about positive and negative experiences from SEWA. Worth noting is that I found informants holding ‘lower’ job positions answering my questions in a more generalised and almost reluctant way than informants holding ‘higher’ job positions. This could be because most women in higher job positions have been a part of SEWA for a long time, have gained a more balanced picture of SEWA and its struggles and are used to discuss their work, while women in lower positions and ordinary members have almost exclusively focused on the positive impact of SEWA. To avoid the problem with generalised answers I sought to interview more women in higher job positions. I also tried to alter the questions depending on the role and position of the informant and asked more about gender relations and room of manoeuvre to the women with higher job positions and more about women’s situation and SEWA’s impact to the women in lower job positions. Although some of the leaders at SEWA are internationally renowned and have experiences from speaking in the UN or at the WTO, 80 per cent of the top leadership come from a poor and self-employed background. I thus consider the informants with high job position to be in good touch with the direct grass-root levels. The quality of the informants’ answers is something that I can never control. Although the women that I decided to interview were partly selected for me, as I met them as representatives of the parts of SEWA I visited during the introduction week, I consider the selection of informants to be more or less random, which would also mean that the interview material can be seen as representative for SEWA as a whole. The informants that I selected during the introduction week were not always ‘prepared’ for the interview and on some occasions I was eventually showed to another person than initially agreed upon. The parts of SEWA that I didn’t visit during the introduction week I got to visit on my request and during these visits I appointed an interview with whoever was at work that day.

The majority of the interviews were conducted in English but a few were conducted in Gujarati through an interpreter. Legitimised interpreters were not possible to find so I took help from SEWA employees that spoke good English. On two occasions I took help from a university student who was familiar with SEWA. However, working through an interpreter tends to make a lot of valuable material go lost, even if all interviews were recorded and double checked. Some of the quotes have been edited into correct English.

2.2 Material

As discussed above, the material for this essay has been collected mainly through interviews. Equally important, however, have been the direct observations. Another crucial source of material has been SEWA’s Research Centre, which holds a vast collection of own publications, most of them carried out in cooperation with external partners and development agencies. When referring to the interviews in the running text I have however not specified the references with personal names or even positions of the women I refer to. This is because I agreed to do so with some of the informants and wanting to be consistent

52 Interview at SEWA Federation, 2006-04-04
I have consistently only referred to the particular organisation or branch of SEWA where the interview was conducted.

A few written publications have been of particular importance for the study. Linda Mayoux’s work on feminist approaches to microfinance, Sustainable Learning for Women’s Empowerment – Ways Forward in Microfinance, was what initially raised my awareness about gender power relations and development. Another important publication has been a report published by the United Nations Fund for Women, Unifem, Women’s Empowerment Revisited, which discusses the negligence of power relations in development that focuses on women’s empowerment. As for the method I took inspiration from other students’ essays and consulted Karen Davies’ and Johanna Esseveld’s work on qualitative research on women, Kvalitativ kvinnoforskning. The main source used for the theoretical framework is a publication from the Swedish Institute of Development Aid, SIDA, where prominent researchers, with a particular focus on women’s issues, discuss the gap between theory and praxis in international development. The website of the United Nations Research Institute for Social Development, UNRISD, has been important for seeking information about relevant research and publications. I have also consulted the publications and discussion papers from DAWN, on their website. However, the interviews, the observations and the written publications have been used in parallel in a kind of triangulation method53 in order to find answers to the research questions of the study, as well as to improve the validity of the study.

2.2.1 Demarcation

The study has been demarcated to focus on gender power relations and practical development from a ‘women’s perspective’ in the Global South, i.e. in the perspective of SEWA. However, not all parts of SEWA have been examined closely and the focus has been on those parts of SEWA which are most central to their work. They are SEWA Bank, SEWA Insurance, SEWA Healthcare, SEWA Childcare, SEWA Academy and SEWA Cooperative Federation. As mentioned earlier the informants have been narrowed down to mainly include members with long experience from SEWA and who hold some kind of leadership position, either at the central programmes or at local cooperatives. Concerning SEWA’s room of manoeuvre it is the organisation’s status in relation to the established political system in Gujarat that will be examined, particularly in relation to its involvement in the implementation process of the local government’s welfare schemes concerning health care and urban infrastructure.

53 Merriam, quoted in Hedlund, 1996, Metod Appendix.
3 Theoretical debate and international policy

United Nations International Research and Training Institute for the Advancement of Women, INSTRAW, argues that due to a “long history of exclusion and discrimination there continues to be a large gap in research of gender issues, women and development”\(^{54}\). The conditions and positions for women in public life have changed considerably during the past hundred years. Women’s movements’ and feminist activists have fought for women’s inclusion in public life and right to exercise a full and active citizenship, which however is still not a reality as many women are not guaranteed the ability to vote, to participate or to take part in the distribution of wealth and recognition\(^ {55}\). Women’s de jure citizenship does not correspond to their de facto citizenship, largely because the concept of citizenship is built around the male norm\(^ {56}\).

This chapter discusses the relation between gender and development discourse and policy making, as well as the relation between policy and practice.

3.1 Gender mainstreaming and the quest for equality

Central to all feminist analysis and discussion is the debate on equality or difference between women and men. This debate is however also what makes the quest for gender equality fundamentally problematic. Freedman says that the equality/difference debate is largely about whether women should fight to become just like men or if they should upgrade their difference from men\(^ {57}\). Sexual difference, then, refers to how it has historically been postulated to be a natural difference between men and women, and how this ‘natural’ difference has been given different social, political and economical meanings in different times and civilisations. Feminists argue that despite difference in time and context the ‘natural difference’ between women and men constantly gives women a secondary position in society\(^ {58}\). To handle the question of difference women have either developed the strategies of denying difference or of drawing attention to difference and giving it a positive value\(^ {59}\).

Traditionally, and also many times cross-cutting cultural barriers, women are perceived as emotional and irrational, while men are perceived as rational, which make men more suited for public life and political activities\(^ {60}\). This division is closely related to the division between public and private, and the public is made the rational man’s domain, while the irrational woman belongs to the private sphere. The division between public and private, as

\(^{54}\) INSTRAW, Frequently Asked Questions, 2007-01-11

\(^{55}\) Mirayes quoted in INSTRAW, Governance and Political Participation, 2006-06-13

\(^{56}\) INSTRAW, Governance and Political Participation, 2007-01-11, Pateman, quoted in Freedman, 2003, p. 43

\(^{57}\) Freedman, 2003, p. 17

\(^{58}\) Freedman, 2003, p. 19

\(^{59}\) Freedman, 2003, p. 21

\(^{60}\) Freedman, 2003, p. 42
Carol Pateman argues, guarantees men’s freedom at the expense of women’s subordination.\(^{61}\)

Women’s issues were not included within the international development field until the 1970s. When ‘a women’s perspective’ was added to the international development paradigm it was with a perception of women’s specific role in development, and development projects that particularly targeted and supported women in their role, were outlined. However, this perspective on Women-in-Development, (WID), was soon criticised for merely reinforcing traditional and oppressive sex roles and a new perspective emerged that not only focused on women but also on their social context, Gender-and-Development, (GAD). However, the shift from WID to GAD not only shifted the focus from women to gender, but also the development agenda from supporting women’s joint struggle for change to assisting individuals, both women and men with capacity building. Signe Arnfred stresses that “where talking about women implied an awareness of women’s marginalisation and subordination the term gender is used as a neutral term referring to both women and men”.\(^{62}\)

Arnfred, as well as Unifem researchers Savitri Bisnath and Diane Elson state that the gender-mainstreaming approach, which implies that “attention to equality between women and men should pervade all development policies, strategies and interventions”\(^{63}\), has rapidly increased in popularity since the Beijing Conference on Women in 1995. Arnfred quotes Carolyne Hannan who says that the key element in gender mainstreaming is to shift the quantitative aspects of women’s participation in development in favour of transformatory aspects. This in order to make both women and men bear the process of development, rather than to merely integrate women into already existing development agendas imposed from the exterior\(^{64}\). However, the transformatory aspects do not seem to be high in demand and gender equality is rather pursued for its instrumental value than as an end in itself\(^{65}\). Linda Mayoux similarly states that within many microfinance programmes, staff openly admits that the main reason for targeting women is because they are “more conscientious and docile clients”\(^{66}\).

However, the large international development actors, like the UN family, the World Bank, the Development Banks, the IMF, etc., all agree that inequalities between women and men are detrimental and costly to society and must be dealt with in order to achieve viable development\(^{67}\). Also in the Millennium Development Goals, (MDGs), the importance of gender equality and women’s empowerment is emphasised as crucial for international development\(^{68}\). The amount of policy documents on gender equality and women’s empowerment could be taken as “symbolic of the significant impact of feminist advocacy over years in making the case for gender-aware development”, as some say. However, others mean that the widespread use of the concepts of gender equality and women’s empowerment is only a new development gimmick.\(^{69}\) DAWN researcher Peggy Antrobus is particularly

\(^{61}\) Pateman, quoted in Freedman, 2003, p. 43
\(^{62}\) Arnfred, 2000, p 75
\(^{63}\) Sida, 1997, quoted in Arfred, 2000, p. 76
\(^{64}\) Hannan, 2000, in Arnfred, 2004, p. 77
\(^{65}\) Arnfred, 2004, p. 75, Bisnath & Elson, 2000, p. 12
\(^{66}\) Mayoux, 1998, p. 4
\(^{69}\) Subrahmanian, quoted in Antrobus, 2003, p. 2
sceptic to the MDGs as a way to alleviate poverty and argues that the MDGs are seriously limited as they only focus on inadequate targets and indicators of development. Antrobus says that the MDGs are restricted to indicators that are quantifiable when what is most important, i.e. gender equality and women’s empowerment, is not quantifiable. She goes on arguing that the MDGs exclude important goals and targets that are crucial to women, such as violence against women and sexual and reproductive rights, as well as their silence on the contextual and institutional framework in which they are to be implemented.\(^\text{70}\)

The initial framework for women’s empowerment from the 1970s acknowledged women’s collective subordination to men at all levels of society and recognised that empowerment needed to occur both on an individual level and collectively to bring about change\(^\text{71}\). This implicitly recognised the power aspects of sexual identities and social contexts and drew attention to the need to push for a thorough-going social transformation in order to achieve a process within international development that was also favourable to women. Today the transformative aspects of empowerment have been erased and instead theory and policy focus on women’s powerlessness, self-reliance and individual choice, which obscures the power aspects of gender and development\(^\text{72}\). Also worth commenting are the changes in the global political economy since the 1980s, that Afshar and Barrientos claim to be particularly radical in relation to women’s lives in the sense that women are increasingly integrated as players in the world’s production and consumption processes\(^\text{73}\).

These effects either include or exclude women on a global level.

DAWN argues that the current international development agenda only promotes income generating activities for women, “but a redefinition of sex roles to alleviate the resulting double burden is ignored”\(^\text{74}\). Nighat Khan argues that “gender analysis has become a technocratic discourse that no longer addresses issues of power that are central to women’s subordination”\(^\text{75}\). Gender equality has lost its critical itch and Naila Kabeer states that “instead of an open-ended social transformation, we find a notion of empowerment as a form of electric shock therapy to be applied at intervals to ensure the right responses”\(^\text{76}\). Similarly Arnfred states that;

\begin{quote}
to a large extent the gender language has implied a de-politisation of women’s issues in development, turning gender into a matter of planning and monitoring and not of struggle. The gender term, in development agencies today, is obscuring power relationships more than illuminating them.\(^\text{77}\)
\end{quote}

Women’s empowerment and gender equality inescapably entail a process of change and DAWN states that “we cannot add gender or women to frameworks that have led to the exclusion of women in the first place and to the marginalisation of the majority of poor people”\(^\text{78}\). They go on claiming that gender equality “goes beyond equal opportunity; it requires the transformation of the basic rules, hierarchies and practices of public institutions”\(^\text{79}\). However, this social transformation

\begin{footnotes}
\item[70]\textit{Antrobus, 2003, p. 2}
\item[71]\textit{Bisnath & Elson, 2000, p. 1}
\item[72]\textit{Bisnath & Elson, 2000, p. 12, Arnfred, 2004, p. 75}
\item[73]\textit{Asfhar & Barrientos, quoted in Davids & van Driel, 2001, p. 153}
\item[74]\textit{DAWN, 2000, p. 106}
\item[75]\textit{Arnfred, 2000, p. 75}
\item[76]\textit{Kabeer, 2000, p. 50}
\item[77]\textit{Arfred, 2000, p. 75}
\item[78]\textit{DAWN, 2000, p. 163}
\item[79]\textit{DAWN, 2000, p. 94}
\end{footnotes}
can not come to pass by individual women alone but require collective action and that is a process which needs the participation of men.\(^{80}\)

Another crucial power aspect of gender and development is the growing gap between the increasingly professionalised development business and the feminism that draws experiences and theory from lived realities in the Global South, between the developer and the development objective\(^{81}\). Ife Amadiume argues that:

> with the shift from a community or grass-root articulated focus to professional leadership imposed from above, issues and goals have become repetitive in a fixed global language, and discourse is controlled by paid UN and other donor advisers, consultants and workers.\(^{82}\)

The lack of connection and solidarity between the development industry and women’s movements and feminist scholars from the South, makes it difficult for partnerships on equal grounds to emerge. Arnfred argues that no matter how much power relations are neglected, in order to foster a development dialogue characterised by trust and equity, the de facto power inequalities will remain\(^{83}\). Arnfred goes on criticising that not even in staffing the offices that particularly deal with gender, or in the prestige of working with gender issues can the supposed prominence of gender equality in development be seen\(^{84}\).

Important to mention is what Amadiume, among others, talks about as ethno-blindness. Just like ‘gender neutral’ thinking in the eyes of a feminist reveals itself to be heavily male biased, in third world eyes the same thinking shows itself not only to be male biased, but also ethno-blind\(^{85}\).

3.1.1 What makes gender so problematic?

Shrilala Batliwala says that there is a good deal of confusion between the terms gender and sex. While sex is the biological and physiological difference between women and men, gender is “socially constructed, partly through the process of socialization, and partly through positive and negative discrimination in the various institutions and structures of society”\(^{86}\). Just as it is problematic to recognise sex as a political dimension\(^{87}\), the recognition of the power aspects of gender is provocative as it threatens the patriarchal order and the male privileges, which creates resistance\(^{88}\). Interesting to note is Batliwala’s claim that poor men often support women’s empowerment as it enables women to bring much-needed resources into their families, and challenge power structures which have oppressed and exploited both poor women and men. However, male resistance comes in first when the same women begin to question the power, attitudes or behaviour of men in the family\(^{89}\). Once again, the economic aspects of women’s empowerment are welcome, but not the social and political ones.

Also when it comes to the MDGs there is heavy critique against the ‘unserious’ will to promote gender equality and women’s empowerment. When the MDGs were first

\(^{80}\) Kabeer, 2000, p. 19, 48, Mayoux, 2003, p. 5
\(^{81}\) Arnfred, 2000, p. 79
\(^{82}\) Arnfred, 2000, p. 74
\(^{83}\) Arnfred, 2000, p. 80
\(^{84}\) Arnfred, 2000, p 82
\(^{85}\) Arnfred, 2000, p. 79
\(^{86}\) Batliwala, 1995, p. 9
\(^{87}\) Eduards, 2002, p. 39
\(^{88}\) Eduards, 2002, p. 9, 131, Arnfred, 2000, p. 75
\(^{89}\) Batliwala, 2003, p. 9
launched there was an “outraged response of the global feminist community when the hard-won goal of women's sexual and reproductive rights was excluded from the list”\textsuperscript{90}. Antrobus argues that the exclusion of the fundamental goals of women’s sexual and reproductive rights reflects the environment in which the MDGs were discussed, which contains:

> the twin demons of religious and economic fundamentalism, both of which have at their core the subordination and exploitation of women’s time, labour and sexuality for the benefit of patriarchal power on the one hand, and capitalism on the other.\textsuperscript{91}

From their experiences from the informal economy, Marta Chen, Joan Vanek and Marilyn Carr, also criticise how development programmes are outlined and argue that the complexities of gender are not seriously considered\textsuperscript{92}. Also among feminists there is a problem of perceiving women as a socially homogenised group\textsuperscript{93}. Gender biases… get transmitted through a variety of institutions -not only the family but also, less obviously, markets and the state. These often perpetuate gender bias through a host of economic policies, including macroeconomic, trade and labour-market policies\textsuperscript{94}.

Particularly for poor women, gender bias functions as barriers to take up work opportunities that have been provided by market liberalisation. When it comes to analysing gender power relations and the outcome of engendered development policies, it is not enough to look at the standard indicators of income and wellbeing\textsuperscript{95}. Chen, Vanek and Carr say it is not enough to look at employment and employment opportunities either\textsuperscript{96}. Antrobus points to the fact that in the Caribbean women are relatively equal with men in the aspect of political participation and employment, but not when it comes to sexual rights and violence. Gender relations and gender power look different in different parts of the world and Chen, Vanek and Carr stress the need to take into account the potential poverty outcomes of economic reforms and development due to the gendered structure of the economy\textsuperscript{97}.

### 3.1.2 Women and formal politics

Women’s issues, interests and needs have been recognised within international development for approximately forty years. However, when it comes to implementing gender equality policies, issues arise. Wendy Brown states that “more than any other form of human activity, politics has historically had an articulated male identity”\textsuperscript{98}. Those who do not fit into that identity will have problems to participate in politics on equal terms as those who do fit into that identity. Many feminists have thus on the one hand opposed women’s exclusion from established politics and advocated women’s full participation, while on the other hand

\textsuperscript{90} Antrobus, 2003, p. 2
\textsuperscript{91} Antrobus, 2003, p. 3
\textsuperscript{92} Chen, et. al., 2004, p. 88, 69
\textsuperscript{93} Momsen, 2004, p. 5
\textsuperscript{94} Chen et. al., 2004, p. 68
\textsuperscript{95} UNRISD/UN, 2005, p. 1
\textsuperscript{96} Chen et al., 2004, p. xxii
\textsuperscript{97} Chen et al., 2004, p. 68-69
\textsuperscript{98} Brown, quoted in Freedman, 2003, p. 42
there are others who claim the theoretical base upon which political institutions are built to be defective\(^99\). One way to assure women’s participation in formal politics is through the allocation of quotas. The allocation of women’s quotas is in many respects criticised, but DAWN researcher Farida Shaheed argues that,

> the fact that all [South Asian] states have initiated affirmative actions for women and that more are under consideration attests to the ability of women to intervene in the political arena and exercise some influence, both inside and outside the formal political process. On policy matters, at least, it seems that women have developed the ability to devise effective intervention strategies.\(^{100}\)

Shaheed goes on saying that reserving seats and candidacy for women has at least assured the physical presence of some women in legislative assemblies and political parties. Despite these women’s lack of real power there are women who have been able to draw attention to women’s issues within the political assemblies. Among the quota systems in South Asia the *panchayati raj* institution of India is often mentioned as particularly effective, although the *panchayati raj* has also been built on pre-existing institutions and experiences\(^{101}\).

A recurrent feature in South Asian state politics is large-scale appropriation of the modern state’s mechanisms by the traditional power elites, which has an immediate impact on women’s access to power in both formal and informal institutions. Running parallel to the state’s new apparatus “they can, and frequently do, actively obstruct women’s access to openings to power and participation provided for in the new structures of the State”\(^{102}\). So apart from the fact that many of the women who candidate for the political assemblies tend to be related to male politicians and/or came from better-off families, many women also struggle with the “uncooperative attitude they face from both the male-dominated bureaucracy and male politicians”\(^{103}\).

DAWN argues that the Beijing Conference catalysed the first effective working relationship between women’s activists and the government and that in the case of Pakistan, this experience led to the elaboration of a National Plan of Action to follow up on commitments made in Beijing\(^{104}\). This is a major encouragement to the whole women’s movement in the Global South, but as DAWN highlights, the challenge which lies ahead is to make sure that the Action Plan is implemented.

However, the problem with vague implementation processes is thought to be solved through the promotion of global governance. UNRISD argues that;

> the difficulties that women have experienced in promoting gender-equity legislation, and in seeing it passed into law and implemented, would indicate that women have a key interest in seeing the capacity and accountability of the state strengthened. The fact that governance reforms are now high on the agenda of many multilateral and bilateral donor agencies therefore seems to offer an important entry point for addressing gender-specific capacity and accountability failures.\(^{105}\)

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\(^99\) Freedman, 2003, p. 41  
\(^{100}\) DAWN/Shaheed, p. 19  
\(^{101}\) DAWN/Shaheed, p. 20  
\(^{102}\) DAWN/Shaheed, p. 5  
\(^{103}\) DAWN/Shaheed, p. 22  
\(^{104}\) DAWN/Shaheed, p. 25  
\(^{105}\) UNRISD/UN, 2005, p. 13
The horizontal and collective process of decision-making that characterises governance aims at increasing efficiency and, in the field of development, to reach the poorest with development resources. However, critique has been launched against the thought of networks, partnerships and the overall governance structure, as an arena where different parts can meet as equals as this does not correspond to gender-relations that by nature are hierarchical. About governance as a tool for assuring gender equality, Jill Steans points to the fact that one must not forget the part where government delegations and international organisations choose whom to consult, which tends to be the NGOs with similar policy goals as themselves. She states that despite improvements, the room of manoeuvre for feminist and women’s movements and NGOs in global politics is limited and that in general gender issues continue to be marginalised in governance networks and processes.

NGOs’ and social movements’ involvement in global politics is also a part of the governance structure and their involvement in translating international agreements and norms into domestic policies offers an opportunity to consolidate the position of women’s NGOs in governance networks. Steans, however, argues that NGOs’ increased participation in implementation politics should rather be seen as a consequence of the downsizing of the state and the cutbacks in development aid programmes. While some argue that NGOs’ participation in global governance leads to efficiency, strengthened democracy and accountability to civil society, others argue that it is a way for states to co-opt NGOs for their own purposes.

3.1.3 Reflections and comments

To summarise and conclude the discussion above, I find the critique launched primarily by feminist scholars from the South to be highly relevant and I agree with it. Despite the fact that women’s empowerment and gender equality have been recognised within the international development paradigm as a fundamental development goal, the transformatory aspects of these concepts are still not high in demand. On a policy level, Western feminisms, particularly state-oriented feminisms have, to some extent influenced international development, but as international development becomes increasingly professionalised the gap between experts and grass-roots increase. Gender equality implicitly requires social transformation and a redefinition of the terminology and perspectives which set the gender equality agendas. The gender-mainstreaming rhetoric neutralises the power relations between women and men, as well as neglect the gender power dimensions of all social realities. Whereas gender-mainstreaming has become a policy matter within the development business and established politics, for women’s movements and feminist scholars at the grass-root level, gender relations and social opportunities are still matters of power and domination.

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106 Steans, 2002, p. 98
107 Steans, 2002, p. 101
108 Steans, 2002, p. 98
4 Analysing gender

Gender makes itself visible in particular rather than universal forms and is cross-cut by other social categories like caste, ethnicity, class, race, religion, culture, etc. The initial critique directed against the white Western middle-class perspective on gender, which dominated women’s studies, came from black women that opposed the homogenisation of women. Attentive to the critique on homogenisation, Davids and van Driel call for a new way to approach and analyse gender in international development, which embraces difference and diversity. They argue that gender needs to be seen as a multidimensional concept and that being a woman is always but not exclusively concerned with gender. The prevailing, one-dimensional gender perspective on gender only accounts for economic factors like households’ economic positions and access to resources. Based on their experiences from Botswana, Davids and van Driel point to the serious misconceptions that the lack of a multidimensional gender analysis can lead to. For example, the growing number of female-headed households is seen as an expression of feminization of poverty, when it really can be an indicator of self-determination or free choice.

4.1 A multidimensional model for gender analysis

Davids and van Driel say that instead of referring to gender as a multi layered or levelled concept, as many other feminists have done, they prefer to use the term gender dimensions in order to avoid the connotations to a certain hierarchy of different aspects of gender. Davids and van Driel’s model for analysing gender consists of three dimensions, a symbolic dimension, a structural or institutional dimension and an individual subjective dimension.

- The symbolic dimension of gender is where representations, ideal images and stereotypes of masculinity and femininity obtain substance and are made solidified. Here differences between men and women are articulated as absolute differences and dichotomous categories are articulated which in reality have much more nuance. The idea of women as emotional and men as more rational than women is an example of a symbolic image which easily can be articulated as an absolute difference between men and women.

- The structural or institutional dimension of gender is where the symbolic is formed into socially institutionalised practices, like the division of labour, education, marriage, etc. Symbolic representations and images of masculinity and femininity, like that of the emotional woman and the rational man, are in this dimension institutionalised to determine divisions of labour, legislation and institutions, etc. Here the symbolic

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110 Davids & van Driel, 2001, p. 159
111 Davids & van Driel, 2001, p. 159
112 Davids & van Driel, 2001, p. 164
113 Davids & van Driel, 2001, p. 164
114 Davids & van Driel, 2001, p. 159-160
dimension obtains meaning for everyday practices. Within this dimension structural differences between men and women become apparent and it becomes clear that men and women differ on the grounds of class, ethnicity, age, sexuality, etc.

- The *dimension of the individual subject* is where individuals shape identities, not only as men and women, but also within the categories of men and women. Individuals create identities through many different identities or aspects of identities that are handed to them. The possibilities individuals have to shape their own identities and the different ways individuals assume their subject positions are determined by structural positions, symbolic attributes and also by personal endowments. This process, or space for negotiation for creating the ‘self’ is also known as ‘room of manoeuvre’ and this room of manoeuvre has its limitations in cultural contexts that may have solidified.

These three dimensions are in constant interaction and all dimensions need to be taken into account when analysing and approaching gender bias. Davids and van Driel argue that the space individuals have to exert power and influence upon one another lies within the process of interaction between the three gender dimensions.

Looking more deeply into the concept of ‘room of manoeuvre’ I have found it to be a relevant concept, not only for describing the individual’s possibilities to create and explore the self, but also for looking at how women’s joint actions can exert power and influence upon local power holders. Marjike Prins has used the concept room of manoeuvre for examining the possibilities women in the Netherlands have to impact social and political governance processes. Prins argues that there are three factors which determine women’s emancipation and possibilities to impact local governance processes: political conjuncture, level of institutionalisation and room of manoeuvre.

Prins talks about the room of manoeuvre as the options or constraints of action. The room of manoeuvre is determined by relations among actors and between actors and institutions involved in the process of governing. By institutionalisation Prins means the structures, formal and informal ways in which actors and factors interact. A fundamental requirement for an adequate process of interaction is also the mutual acceptance of certain rules and agreements by the actors involved. Political conjuncture or climate refers to the change in the outlook on norms, values and social behaviour due to new and/or different political ideas.

In this essay, room of manoeuvre will particularly be used to look into SEWA’s status in relation to the established political system in Gujarat, and to some extent to look at individual women’s possibilities to discover and create their own identities.

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115 Prins, 1993, p. 78
5 Empirical findings and analysis

Looking into SEWA’s work and approaching how gender bias manifests in the lived realities of its members, it is important to bear in mind the cultural and social conditions that determine the lives of women in low-income households in India.

In the following chapter SEWA’s work and achievements will be looked upon through the three gender dimensions outlined by Davids and van Driel. The room of manoeuvre created for the organisation as a whole, as well as for individual members, will also be highlighted for each dimension.

5.1 Gender in a symbolic dimension

To a very large part SEWA’s work focuses on training and educating its members so that they can discover and build capacities in order to organise and collectively work for social change. Most of SEWA’s members lead traditional lives in the rural areas or in the urban slums and in their localities they have never been regarded as important or been asked about their opinions. The majority of SEWA’s members are among the poorest in society, they belong to low castes and have no formal schooling. Many start working as very young girls, get married and have children at early ages, which prevent them from studying and finding regular jobs with decent pay. On top of this the preference for sons before daughters, an issue that cross-cuts all social and cultural categories in India, has severe social implications for women. Our ‘craving’ for sons, as one woman says, results in women delivering children every year and a half in order to have sons and if they don’t give birth to a son they are considered useless and fear getting kicked out of their home. In some cases this even leads to killing of female infants.

From birth until death many Indian women are fed with the belief that their brothers, fathers and husbands, have a higher value than themselves because they are men and that they should be given prominence in all areas of life. Boys are fed better than girls, not only because they do harder physical work than girls, but also because girls are considered a waste of economic resources and if they are fed properly they get fat, look older and risk getting early marriage proposals which will ruin the family.

5.1.1 Lack of awareness

Lack of awareness is a major obstacle for fighting malnutrition, high child mortality rates, death during childbirth, gender bias and all other parts of poverty. This places education and capacity building at the centre of any strategy that wants to bring about socio-economic development.

Lack of awareness and knowledge about health was one of the first issues that SEWA had to deal with as it stood out that many of the women that took loans from the SEWA Bank could not repay the loans due to the deplorable health conditions they were living in. Bad health conditions particularly affect women as women’s needs and wellbeing are least

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116 Interview at SEWA Child Care Centre, 2006-04-04
117 Interview at SEWA Academy, 2006-04-12
prioritised in a family, even by themselves. There are also many wrong beliefs and taboos about the female body that cause severe injuries and these traditional beliefs are particularly strong in rural areas. For example, it is believed that if a pregnant woman drinks a lot of milk or eats until she is full, the foetus, which is believed to be in the same place as where the food ends up, will not be able to grow properly. So women are denied food, not least by their mothers-in-law, in order for the child to grow properly.\textsuperscript{118}

Also when it comes to the issues of HIV and AIDS, sexual taboos create great problems. In rural areas there are many people that have never heard of HIV, although it exists in their own communities, many times because at school “the teacher doesn’t feel like telling them”\textsuperscript{119}.

Sexual harassment and rape are also big problems which are difficult to deal with as the perpetrator never is to be blamed, but the victimised girl. And a girl who suffers from rape is stigmatised to such extent that her whole family risks being driven away from their home. This has led many rape victims to commit suicide rather than to risk the family’s reputation and/or survival. One of SEWA’s health workers says that the only thing they can do is to warn women about the consequences of rape and in what circumstances they need to be careful. Power holders and legislative assemblies are not likely to pay particular attention to any form of violence against women as it is a common feature in many Indian families. The attitude is rather indifferent as it seems impossible to know where to start dealing with it.\textsuperscript{120}

When it comes to women’s work load, many of the SEWA members have never thought about the fact that they do a lot of work, while their husbands, brothers, sons and fathers hardly do any household work at all. And they are shocked to hear that what is going on in their own homes is discriminatory to women. One of the women who works at SEWA Academy says that;

\begin{quote}
even myself, I never thought of this before. So when I started gender training and when I went home I was telling my father – ‘you are not doing right’. Only after reading I came to know that [there is] discrimination and that my mother is giving two apples to my brother and I ask ‘why two? If there are two [apples] then one for him and one for me’. We don’t know that these things are going on in our society.\textsuperscript{121}
\end{quote}

\subsection*{5.1.1.1 DEALING WITH LACK OF AWARENESS}

Through meetings and training SEWA strives to create awareness among its members and make them reflect upon their lives and the society they live in. All women who become members have to participate in the membership training programme, which focuses on SEWA’s work and organisation, globalisation issues, women’s multiple role in society and how to practice the Gandhian philosophy of social change with women at the centre\textsuperscript{125}.

As soon as women gather and sit down to discuss their situation awareness is raised. For many of the women the organisational get-togethers and the training programmes are their first times ever to make their voices heard and their capacities shown. As health, reproduction and sexuality are major problem areas in the lives of most of these women, there is a particular focus on these issues. As questions that concern the female body and

\begin{flushright}
\textsuperscript{118} Interview at SEWA Health Care Centre, 2006-04-05
\textsuperscript{119} Interview at SEWA Health Care Centre, 2006-04-05
\textsuperscript{120} Interview at Video SEWA, 2006-04-12
\textsuperscript{121} Interview at SEWA Academy, 2006-04-12
\textsuperscript{125} Interview at SEWA Reception Centre, 2006-04-18
\end{flushright}
sexuality are lifted, women learn things which are crucial for their own wellbeing but which they have never been told before. They realise, however, that many of their personal problems and worries are shared by most other women in their community. For example the development of the uterus is discussed and they are taught that if they or their daughters get pregnant very young, the uterus is not well developed and they will risk having miscarriages. And if, in order to give birth to a son, they strive to deliver a child every other year their bodies will be severely worn out.

So in the training we talk to them about x and y and say that it is not up to them whether they give birth to a boy or a girl – it is up to x and y. Women only have x and men have both x and y so if an x goes then a daughter is born and if a y goes then a boy is born. So you should not be blamed for what sex the child has. But that is the thing – they don’t know!

Through training and education women’s awareness and the images they have of themselves and their community is challenged. This obviously has implications and SEWA is thorough to tell their members not to go home to fight but to carefully discuss these issues at home. The fact that SEWA targets women only is provocative in itself, though, and most informants say that they “always have problems in the beginning with husbands”. When SEWA approaches new villages and groups of women, the men in the community often get very angry. SEWA’s workers have been locked up and even put to flight by sticks, forbidden to ever return. Particularly in rural areas, men are suspicious of SEWA’s work and since women need not only their husbands’, but also their in-laws’ permission to go out the need to also approach men was evident. A couple of years ago a men’s cooperative was started, which made it possible for husbands to attend meetings at the same time as their wives, but the men’s cooperative would also have training that focused on men’s sexual behaviour and responsibilities. SEWA emphasises that most men change their opinion about SEWA when they see the (economic) benefits of their wives’ involvement with SEWA and they see that it is better for the whole family if they cooperate instead of fight. In some cases husbands have even been willing to take care of the household and cook while their wives hold meetings. One woman says that if somebody’s husband is troublesome they ask someone else’s husband who is positive to SEWA to go and talk to the sceptical husband and try to convince him to let his wife join SEWA. “If I (a woman) talk to your husband he will feel uncomfortable, but when my husband and your husband are drinking tea somewhere then they will talk”.

However, one of the women at the agricultural cooperative, which has recently started using mobile phones in their business, says that “it is ok for a husband if a woman works and brings salary home, but now when she receives phone calls and attends meetings - that has been hard for the husbands to digest”. Yet another woman at a more central leadership position claims that when women start earning a higher income the male ego is hurt, which will eventually cause him to bring other issues into the family to win his position back. She says that unless men’s mindset change there will be little advancement for women’s empowerment;

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123 Interview at SEWA Health Care Centre, 2006-04-05
124 Interview at SEWA Health Care Centre, 2006-04-05
125 Interview at SEWA Academy, 2006-04-03
126 Interview at SEWA Academy, 2006-04-12
127 Interview at Agricultural Workers’ Association, 2006-04-14
And to change the mindset of men we have to change the mindset of the young boys. Because in the family they see how the mother and sisters are being treated by the father or grandfather. Similarly at work, the young boys see the behaviour of the boss and they will follow it and the chain never breaks.\textsuperscript{128}

5.1.1.2 BELIEVING IN WOMEN

At the core of SEWA’s work is the belief that no matter what condition a woman is in, if she is literate or illiterate, she has capacity and potential to change her situation. All activities and programmes that SEWA runs have sprung from concrete needs among its members, which means that SEWA consists of and has been entirely built up by self-employed women and their needs. At SEWA Academy one of the leaders says that every time a woman approaches SEWA with a question or problem they sit down together, listen to what the woman has to say and ask her how she wants the problem to be solved. Apart from that this is a way to reinforce a grass-root perspective, it is also a way to make women realise that the solution to their situation lies within themselves.

SEWA organises their members in cooperatives depending on their occupancy. The cooperative structure makes it easier for SEWA to reach its members, especially in rural areas, and provides a base to work from, but it is primarily a way of strengthening women in their role as workers, and to provide them with tools to control their own lives. The cooperatives are encouraged to take along the ideas and skills which they have learnt during training and use it as it suits them best. Like this SEWA ensures a need-based focus in their work, as well as it is an efficient way to grow and expand as an organisation.

Women that show particularly strong potential and leadership-skills are recruited and trained to become leaders, coordinators, spearhead-team members, etc. Even the central leadership to 80 per cent consists of women who come from the direct grass-roots\textsuperscript{129}. All these women function as examples and symbols which show that it is possible for anyone to work her way out of poverty and destitution, which will not only benefit the individual women but the entire communities they live in. This is what happened with the SEWA Bank, where initially people laughed at the poor women who wanted to start their own bank, owning only a few rupees each. However, the bank was set up by 4000 women that paid 10 rupees each (approx. 1 US dollar) and the bank was staffed with women who initially did not know how to read or write their own names. Today the bank has more than 400 000 members and a net profit of 6 400 000 – 7 000 000 rupees\textsuperscript{130}. Recently the bank also launched a pension scheme, the first in India for self-employed, which was particularly honoured by the Finance Minister of the National Government of India.

5.1.1.3 ADVOCATING WOMEN’S RIGHTS

One of the leaders at SEWA Academy says that “policy makers don’t know what poverty is and the people in high positions don’t know the conditions of poor women”\textsuperscript{131}. In addition to their research, video productions, etc., SEWA also runs the Exposure Dialogue Programme, which offers policymakers, business leaders, organisational managers and other power holders the possibility to go and stay with a SEWA member in the urban slums or in the villages for a few days in order to experience the reality of these women’s lives.

\textsuperscript{128} Interview at SEWA Reception Centre, 2006-04-18 
\textsuperscript{129} Interview at SEWA Federation, 2006-04-04 
\textsuperscript{130} Interview at SEWA Bank, 2006-03-04, Approximately 180 000 USD. 
\textsuperscript{131} Interview at SEWA Academy, 2006-03-04
One of the people that participated in the exposure dialogue programmes was from the Planning Department of the Government of India and he said, ‘my God, this woman is more studied, more sharp than me. I have big plans in my job but this woman is smarter than me. During one day she does more than seven, eight activities to run her household. Half four to seven she will do agriculture, then she will do animal husbandry, then pottery, then nursery and she will also work in the agricultural fields of others. Like this she is managing her daily life and earning… Even the management people will not be able to do that, but she is doing many enterprising activities for her livelihood… So this woman is more studied than management women in any area of the world’.

In order to talk about gender equality and gender power relations a thoroughgoing contextual and cultural knowledge is needed. In the rural areas work is well sorted out between men and women and there is a set norm for how work is done. “So there is no question of more equality, I don’t know… it’s a set pattern, a set kind of culture.” In rural areas gender equality is thus rather talked about in terms of the complementing and respecting each other as women and men. In other words, the focus here lies on women’s participation in decision-making and management of the family matters.

5.1.2 Room of manoeuvre
At a symbolic level SEWA’s room of manoeuvre is determined by its status as ‘an actor for social development’, as well as its experience and long history in that field. Due to SEWA’s engagement in local and regional development issues it can act and mobilise poor women without any considerable quarrel from local power holders. In relation to local/community power holders and husbands, SEWA gives prominence to its economic development strategy, which is not only beneficial to women but to whole families and communities, which of course is welcomed. The fact that SEWA belongs within both the trade, the cooperative and the women’s movement automatically, and also subtly, brings in more perspectives into the local and regional development scenario. Also, the microfinance activities provide room of manoeuvre and as women are perceived as extraordinary clients with key capacities for bringing about fundamental socioeconomic development, they are allowed as individuals to participate in income-generating activities.

However, maybe the most determining factor for SEWA’s room of manoeuvre at the symbolic level is the courage and response they get from the women they approach.

5.1.3 Discussion and reflections
So, has SEWA’s work to challenge the images about women and raise awareness about women’s situation had any impact? At SEWA’s reception centre one of women says that;

the impact that I have observed and people in general are observing is that the status of women in the family has been raised through SEWA’s work and because they are SEWA’s members there is definite change in their own behaviour and thinking and that impacts the family members and the society so they earn much more respect nowadays. The women from the far-off districts, that have the custom that women are supposed to be in veil only and they cannot come in front of the men of the community and the family, and speak in front of them, that they are not supposed to come out of their house, they are now travelling to Ahmedabad, to district

132 Interview at SEWA Academy, 2006-04-03
133 Interview at SEWA Health Care Centre, 2006-04-05
offices not only to attend meetings and workshops, but also to exhibit their own products…

When they come back home people see the change in their behaviour and thinking and that has lots of impact on the community. It is a slow process but slowly, slowly this kind of change comes.134

When women are gathered and informed about SEWA, and when they are given opportunity to speak out about what is troublesome in their lives, their role as women has already started to change. As women realise that they are not alone in their struggle to survive they become aware of the injustices that are embedded in their everyday lives as women and informal workers. When they are allowed to admit that they struggle and that their lives have been difficult, they can see and express that they want something else for their children, particularly their daughters. At this point their perception, understanding and ideas about their role in life have started to change and as they organise as women in their communities they show to the rest of the society that they are capable to work for change. The reproductive health training posts a good example. As the women are taught about the female body, how it functions and what it needs, they realise that many of the hardships they have suffered have been caused by malnutrition, insufficient sanitary conditions and pushing their bodies too hard delivering children too often, and that this could have been prevented by ‘simple’ means. Not wanting the same for their children, they go home to tell their husbands what they have learnt and try to convince them, for example that it is better to wait until daughters are 18 to give her away in marriage. Hopefully the husbands listen to his wife and as many women start demanding the same things they start thinking that this is right. If one family starts acting upon new knowledge, other families will follow. To some extent, this might be because the husbands see economic benefits in not giving the daughters away in marriage when they are too young. Anyhow this has a positive impact on the lives of young women. For many women these things are totally new, but as they are continuously taught new things thoughts and ideas on a symbolic level will change and as husbands see that there women can have ideas and knowledge that might be good to follow, the husbands’ perceptions of their wives also change.

If women are only given opportunities, they can learn things and skills they had never heard of before and as they take up practices they have never done before the prevailing ideas about are gradually broken down. At Video SEWA the educators found that it was easier to teach the women who were the least educated and who didn’t know at all how to read or write to use advanced technology, than the women who had some kind of schooling, simply because the former ones had no preconceptions of advanced technology. They had no fear of it and were more receptive to and better ‘equipped’ for learning than those who knew that advanced technology is probably complicated and often also expensive.

However, as images and perceptions of women are stirred and challenged, the prevailing order is threatened, which creates resistance. Women’s emancipation has always faced a lot of resistance, even in countries that are ‘formally’ democratic. Some women at SEWA say that within the family, the resistance towards women’s emancipation and increased activity outside the home will come at ease when the economic benefits of SEWA are shown. Antrobus’ statement, that men in poor households will welcome their wives’ economic activities as long as power relations within the household are not questioned, can somehow be seen here. To approach new villages and communities SEWA

134 Interview at SEWA Reception Centre, 2006-04-18
often invites both men and women to information meetings and is careful to talk about how the whole family will benefit from SEWA if the woman is allowed to become a member. However, women only can obtain membership and members need to be allowed to attend meetings without their husbands in the long run. As many women, particularly in the rural areas, are not even allowed to leave their homes without their husbands’ and in-laws’ permission, the fact that SEWA today has 800,000 members needs to be seen as a large emancipatory step.

However, not all at SEWA are comfortable discussing gender power. One of the women at SEWA Research firmly claims that at SEWA they have no problem with gender issues and that all husbands are cooperative, although she also asks “and gender means?”. It stands out clearly that gender is cross-cut by many other social categories and that in real life it is sometimes impossible and even unnecessary to distinguish one social category from the other.

5.2 Gender in a structural-institutional dimension

As women’s perceptions about themselves and their social contexts change they will start to think and act differently, which somehow automatically demands social change. However, to deal with social injustices and gender bias it is not enough to raise awareness and create opinion. It is not until women’s basic physical, social and economic needs are secured that they are able to seriously start acting upon their rights and needs. The bank, the insurance programme, the health campaigns, literacy courses, etc., all aim at making it possible for SEWA’s members to act upon their rights as human beings and work for a change in the structures that determine their lives.

Yet, the perception of women as subordinated and of less value than men is firmly rooted and reinforced throughout most social and cultural institutions. It makes itself visible at all levels of society, throughout all daily chores and it is many times perpetuated by the women themselves.

5.2.1 Social security

During the years SEWA has built up an entire system of social security for women within the informal sector. Social security is an integral part of full employment and without social security women workers cannot obtain work security or self-reliance. The minimum level of social security, as SEWA sees it, requires health care, child care, insurance and housing 135.

The social services that SEWA offers have all sprung from needs which the members have expressed as crucial in order to be able to work, live and act upon their human rights. The social security services are also organised in cooperatives and managed by the members themselves. Lending money only to women, running medical camps that particularly treat women, running childcare centres so that women can work fulltime, as well as providing members with decent housing facilities, are all vital elements for empowering women and making them capable to work for a better life.

For poor women who work within the informal economy, work is the first priority in life and a common saying tells that “as long as we work, we live” 136. Just like when SEWA started off as a trade union, work and economic security are still its main concerns. The

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135 SEWA Social Security, information leaflet
136 Sinha, 2003, p. xi
informal sector is by no means a homogenous sector but contains all different trades and businesses in society and SEWA says that they are to be found everywhere, throughout the entire economy. SEWA is also careful to emphasise that they are also everywhere because they are “talking about the entire cycle from birth to death of a woman”. In other words there is a holistic perspective on society and the economy as such, but also on women and the female circle of life.

5.2.1.1 HEALTH

From 1985 SEWA has been training their own members to become health workers and today SEWA has a health team of 200 midwives and health workers, organised as a cooperative, which serves 75 000 women workers. SEWA also runs health and reproductive health campaigns, and cooperates with the state-run Primary Health Centres, PHCs, in order to make health care available and accessible. SEWA has also initiated a cooperative which runs pharmacies that sell medicines at subsidised prices.

The training school for midwives, or dais, trains women to do a better job and serve the community better, but the school also provides women with an officially recognised profession which gives them social recognition and status. Even if these women always have been working as dais, they have not been treated with respect or been paid decently because they are women, and the work that they have been doing has not been recognised as important. As trained and officially recognised for their profession they can no longer be treated that way.

As dais we want to ensure that each baby is born healthy and stays healthy, and no mother suffers any ill-health during or after her pregnancy. After we received the training, people think of us as doctors – they come to us for other health problems as well. The villagers know us and trust us. We want to be able to provide all types of primary health care to the members of our community. If SEWA arranges training for us, we will ensure that our communities stay healthy and happy.

Training dais to conduct safe and hygienic deliveries as well as raising women’s health awareness, significantly increases women’s chances to survive childbirth, not least since 75 per cent or more of the women deliver at home. Still, the dai school did not start without quarrel. At the time there was a fierce international debate on how traditional practices lead to increased infant and maternal mortality.

However, on request of some dais SEWA made an investigation on their situation and handed it over to the local government. The government was told that in order to cut down on the child and maternity mortality rate it was crucial to recognise the work of the dais as the only way to reach remote areas and that it was crucial to conduct training for them. Today SEWA runs schools for dais, in cooperation with the Health Department and the dais who pass the course are given identity cards and a medical toolkit so that they can conduct deliveries safely and be recognised as legitimate health workers.

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137 Interview at SEWA Federation, 2006-04-04
138 Interview at SEWA Federation, 2006-04-04
139 Sinha, 2003, p. 18
140 SEWA Dai Training Programme, 2006-04-28
141 Sinha, 2003, p. 47
142 Interview at SEWA Health Care Programme, 2006-04-05
143 Interview at SEWA Child Care, 2006-04-04
5.2.1.2 CHILDCARE AND SCHOOLING

As women bear the responsibility for taking care of and raising children, at the same time as they are responsible for the household economy, they somehow have to combine childcare and work. The result is that women bring their small children to work, which is both risky, tiresome and distracting. As state-run childcare centres are open only a few hours per day SEWA started to run whole-day childcare centres on the members’ request. The childcare centres are also run as cooperatives, owned and managed by the members. Even if the mothers bear the full responsibility to take care of the children, it is the fathers who possess the real power over the family and it stood out as necessary to involve fathers in the childcare activities. This was however not an easy task. The fact that the childcare centres and activities are run by women is also a factor that make fathers hesitant and unappreciative to why they should get involved. Persistently inviting fathers to the childcare activities has eventually given result. “Now the fathers are coming and they take interest in their children and they realise that to take care of children is the duty of both”. During parental meetings, which are increasingly attended by both mothers and fathers, the psychological effect of the father’s behaviour on his child is discussed and SEWA says that gradually they have seen that men try to control their behaviour, for example when it comes to drinking. They have also seen that fathers are more emotionally attached to their children. In some cases fathers also come to drop and fetch their children and even talk to the teachers.144

India’s school system is free but most children from poor families are not sent to school as they have to work or take care of younger siblings. The childcare centres, however, have also considerably increased the possibilities for older siblings, (particularly sisters) to go to school. Even if, in many families, it is perceived as a waste of resources to send daughters to school, SEWA tries to get mothers to reconsider the implications of not sending their daughters to school. Social responsibilities across India are changing and it is increasingly common for daughters to take care of elderly parents. If daughters have finished their education their possibilities to find better jobs increase, which make them able to contribute better to the family economy and maybe even to pay for her own wedding. As children are still the dominant way to secure a decent last time in life, investing in all children, and not just in sons, give more children that can look after you when you are old. When women are taught these things they realise how important education is for creating a better life than they themselves have led. After one of the training programmes the participants asked for the possibility to also let their daughters study with SEWA. The women also wanted their daughters to learn how to use the computer, so again on request of concerned members, SEWA started a computer training class both for young girls and boys.145

Due to SEWA’s reputation and role in society they have a lot of good connections with educational institutes, NGOs and companies across the region, which also makes it possible for them to help their members’ children to find qualified jobs. At SEWA Academy they emphasise that when it comes to young girls from a poor background it is extremely important to find a good company that will employ her. So someone from SEWA’s staff will personally go with the young person to get a feel for the company that is offering employment to assure that the young person will not be exploited. In 2005 about 80 girls finished the computer training and about 90 per cent found jobs in a few weeks.

144 Interview at SEWA Child Care, 2006-04-04
145 Interview at SEWA Academy, 2006-04-12
time. SEWA also tells that many times they see that if one family changes in the way they treat their sons and daughters other families will also follow.\(^{146}\)

Besides encouraging families to send their daughters to school SEWA tries to discuss the issue of dowry with their members’ families and says that families must not spend all their savings on dowry. However, they also inform people that there is a law that says that a marriage-list has to be drawn up so that in case of divorce the wife can get her share of what was brought into the matrimony.\(^{147}\)

### 5.2.1.3 SLUM NETWORKING PROGRAMME

Another important part of SEWA’s work is to provide poor urban neighbourhoods with basic sanitation facilities like water connections, drainage connections, legal electricity meters, toilets, etc., through the Slum Networking Programme, \textit{Ahmedabad Parivartan}, which is run in cooperation with Ahmedabad Municipal Corporation, a city-based NGO, SAAT, the corporate sector and the slum residents. In urban slums there are normally two to four clean-water taps that are supposed to provide more than 200 households with water every day, and the taps only function two hours in the morning and two hours in the evening. As women bear the household responsibility they are the ones who have to line up for water every morning and evening, which means that they miss out on two to four hours each day of income generating activities. Moreover, many people who live in the urban slums work as day labourers, but to be hired as a day labourer one would have to line up at the sites where the day contractors come to pick up labourers. However, the time for being hired as labour for the day collides with the time the water is available at the public taps. Providing each household with water connections releases women from having to queue for water every day so that they can line up at the day labourers sites instead, or use their time for other income generating activities.\(^{148}\)

The provision of proper toilet facilities also particularly benefits women. Women who do not have proper toilet facilities have to do their needs in the fields and as women must not show themselves to anyone, they have to go before sunrise or after sunset, when it is dark. Many women are afraid of being assaulted when they are out on their own, particularly after dark and they would rather suppress their needs than to go out. This has direct and, in the long run, severe implications on their health. The provision of proper toilet facilities makes it possible for women to go to the toilet at home whenever they need to, they can be safe and most importantly, they do not have to risk their health.

### 5.2.1.4 INSURANCE

In 1992 SEWA initiated the Integrated Social Security Scheme that would cover life, widowhood, personal accident for the member and her spouse, sickness, maternity benefit and asset loss\(^{149}\). The insurance scheme has gained a lot of international support and national back up and is currently run in cooperation with state level insurance companies. As the lives of the SEWA members are characterised by daily struggle and obstacles there is no question of planning for the future and the whole concept of insurance was unknown to SEWA’s members before the scheme was launched. SEWA Bank says that “our aim is to make people think about their tomorrow”\(^{150}\).

\(^{146}\) Interview at SEWA Academy, 2006-04-03  
\(^{147}\) Interview at SEWA Reception Centre, 2006-04-18, Interview at SEWA Academy, 2006-04-12  
\(^{148}\) Interview at Gujarat Mahila Housing SEWA Trust, Ahmedabad, 2006-04-05  
\(^{149}\) Interview at SEWA Insurance, 2006-04-04  
\(^{150}\) Interview at SEWA Bank, 2006-04-04
Normally when anyone in the family is sick or hospitalized it is a dark time for us. This time when I was hospitalised for cerebral malaria, we didn't have financial worries. I had paid my premium for health insurance and so we recovered most of our costs. What a relief! Who would have dreamt it was possible?

In 2005 SEWA launched the first pension scheme for women within the informal sector and for these women the pension scheme provides a security that they have never known before. “That's the fate of the woman, if she doesn't have any money, nobody will take care of her and she will die without anybody noticing”. SEWA’s pension scheme is linked to the UTI mutual fund, who invests the money in the open market, which both gives women better returns on their money and, maybe more importantly, shows that women can be good investors and managers.

5.2.2 Room of manoeuvre

The first social security service that SEWA set up was within the area of health. At this time they didn't have any of the facilities needed, but they knew the government had certain responsibilities and they started linking their health activities to the PHCs. Although their presence was not particularly welcomed initially by the PHC-staff, the cooperation is now well-functioning and within the Health Department SEWA is recognised as an important partner. Most of the other social security services are also, at least in part, run in cooperation with national or state-level institutes, companies and organisations. The child care centres are partly financed with governmental funds, the slum-networking programme is run together with both the Municipal Corporation, the corporate and the non-profit sector, the educational programmes are co-organised with Ahmedabad Computer Learning Centre and the Indira Gandhi Open University, etc. As SEWA’s services not only benefit women, but whole families and communities, it has gained a lot of respect, trust and good reputation among poor people in general and also among other social development actors at the national and international level. Until 2002 SEWA was in charge of implementing several of the state-level government’s development schemes, and the government could simply not do it without them. However, recently there was a regime shift at the state-level, a shift in the political conjuncture which considerably impacted SEWA's work and room of manoeuvre. At the national level SEWA still enjoys considerable support from the ruling party, which is the National Congress Party. As long as the Congress Party was in power at the state-level, SEWA’s work was backed up by the local power holders. The founder of SEWA, Ela Bhatt, has long been an active Congress Party member and is renowned nationally for her work for the self-employed. However, in 2002 the opposition party, the Bharatiya Janata Party, BJP, gained power and SEWA did no longer enjoy the same smooth relationships with the local government. The BJP is a Hindu nationalist party and the state-level president does not sympathise with all of SEWA’s principles. The state of Gujarat also contains one of India’s largest Muslim populations and tensions between Hindu and Muslim groups have escalated during the past decade. In 2002, an attack on a group of Hindu pilgrims, which 131 Muslims were charged for, sparked off devastating communal riots and anti-Muslim violence. More than 2000 people were killed, most of them Muslims.

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151 Sinha, 2003, p. 45
152 Interview at SEWA Academy, 2006-04-12
and still there have been no convictions of those responsible. The communal riots in 2002 coincided with the election campaign and as the BJP Chief Minister followed a policy of fierce Hindu rhetoric, it is believed that this encouraged a division of the state. SEWA serves both Hindu and Muslim communities and demands that, within their organisation, people are to be treated equally despite caste or religion. Refusing to choose sides and fail its principles SEWA decided to withdraw from all welfare schemes it was implementing on behalf of the state-level government. Still, however, the state-level government consults SEWA officials on issues of social development.

SEWA’s level of institutionalisation is still extensive, and as relationships with international development actors to some extent even have been strengthened after the schism with the state government, SEWA’s room of manoeuvre is still considerable. This makes the organisation a powerful actor for social development regionally, despite the conflict with the local government.

As SEWA has grown the organisation has become a political force that established political parties are concerned about. SEWA is careful, however, to emphasise that they are ‘a-political’, although they are aware that there are political parties that would like them to become political. “On one hand they want us because they have the funds and we have the people to implement their programmes, but on the other hand they want their pound of flesh”.

SEWA clearly says that they do not want to tie themselves too much to any political party or camp in order to be able to cooperate with any party that comes into power.

5.2.3 Discussion and reflections

Educating and training women and building their capacities and organisational skills clearly challenge and change the way women see themselves and their role in society. However, although women’s perceptions change and they become aware of the injustices in their societies, it is not until they enjoy a certain level of social security that they are able to act upon their rights, needs and ideas. SEWA’s organisational structure, the training programmes, as well as the social services aim at making it possible for women to do this.

Most of SEWA’s members are struggling with their daily life and survival. As these women’s most urgent needs are very basic human needs, like access to water and housing, it is somehow ‘easy’ for SEWA to start dealing with their issues, without having to draw too much attention to their feminist ambitions. In other words, there is a natural reason to approach poor women, and social change will somehow follow. Poverty and gender injustice are intimately connected which means that dealing with urgent needs among the poor will affect gender-roles and structures in society.

SEWA’s main aim, to improve women’s self-reliance as well as economic and social security, directly impacts the structural-institutional dimension of gender in the specific context where SEWA is active. Through its activities and services SEWA breaks gender

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154 Interview at SEWA Federation, 2006-04-04
155 Interview at SEWA Federation, 2006-04-04
bias in the labour-market, education structures, etc., through giving women access to facilities that they were formally excluded from. Making sure that the district health clinics are properly staffed and equipped increases the poor rural populations’ possibilities to see a doctor when they fall sick. As women suffer from worse health conditions than men, this service is particularly beneficial to women. Providing dais with hygienic delivery tools significantly increases the chances for the mother and her newborn baby to survive and not suffer injuries during labour. By providing childcare, SEWA makes it possible for women to work full days without being distracted or having to worry. The provision of housing facilities has a direct impact on women’s safety, wellbeing and possibilities to earn money instead of having to spend four hours a day fetching water. SEWA’s social security services build the structures and institutions necessary for its members to take charge of their lives. Not least does the strategy of organising the members into cooperatives provide security, as they are able to work and produce at lower cost and risk when they work together, and particularly does this strategy strengthen their position on the market. This provides women with a more solid and frequent earning, which increases her independence from and ‘value’ to the family.

In parallel with making sure that women have a minimum level of social security, SEWA advocates and strives to create awareness in wider terms in society through their video productions, their research publications and the Exposure Dialogue Programme. Through the video productions SEWA has even gained international recognition and some of their productions have been used by national TV, BBC and CNN. The video team has also been hired by other NGOs to hold workshops on video advocacy.

As SEWA builds on certain ideological principles, like social and gender justice, solidarity, unity and freedom, they are connected with certain political standards. However, SEWA strongly emphasises that it is an a-political organisation. Political or not, SEWA has become an important actor within the frame for regional, social and socioeconomic development. SEWA’s room of manoeuvre increases as the member-base grows, and with a large membership they are attractive to most political parties competing for power, which also makes it possible for SEWA to choose whom to cooperate with. Even if SEWA’s main objective is to strengthen the position of the informal working women, SEWA does not hide the fact that they also want to be part of the government’s planning boards and to participate in the setting of the agenda. However, even in this aspect SEWA strives to stay close to the grass-roots and to the people whose lives are determined by the decisions made by those committees and boards. When invited to governmental meetings, or even international conferences and seminars, SEWA wants the women who do the work to be the ones to represent themselves on the particular issues that concern them, even if this means bringing illiterate women in front of governmental representatives or the UN assembly. “Even though they don’t know English… it is not that if you don’t speak English you cannot go. If you have done the work then you should go”\(^{156}\). However, at the same time as the strategy is to strengthen the position through cooperating with anyone who is willing to accept SEWA’s goals and principles, there also seems to exist elements of a desire to be entirely self-reliant.

During its 30 years of existence SEWA has managed to gain considerable power in its regional context, as well as respect. However, due to the recent political shift and the conflict that emerged with the state level government, SEWA’s room of manoeuvre has drastically changed. As SEWA’s strong links with national and international actors have remained strong or become stronger, their room of manoeuvre is still considerable and

\(^{156}\) Interview at SEWA Academy, 2006-04-03
they say that “before the government had their own thinking but now they are ready to listen because of all advocacy and dialogue with the government and … now they are ready to do some changes”.

5.3 Gender in the dimension of the individual subject

SEWA sees women’s collective empowerment and joint action as the most important component for being able to bring about social change. Bhatt states that “with collective strength the woman is able to combat the outside exploitative and corrupt forces like traders and money lenders. Also her respect in the family and community follow soon”. However, the network of services, training programmes and facilities makes it possible for the individual women to choose in what ways they want to be a SEWA-member. Despite the collectivistic spirit every woman and her unique capacities are seen as utterly important. SEWA’s women have never thought about themselves as people worthy to be listened to and only when they are guaranteed a minimum level of social security are they able to start thinking in the terms of ‘own’ needs and interests. However, just like Kabeer emphasises, SEWA believes that there can be no empowerment of individual women unless a collective empowerment takes place first.

5.3.1 The collective before the individual

SEWA believes that collective empowerment is more important than individual empowerment and the strategy is to organise women in all areas of life. SEWA states that ‘our women is our strength’ and if ‘one woman comes alone, we tell ‘we can not do anything’, but ‘form your own group and we will help you’ … individually we can’t do anything’.

SEWA also says that “we are very much feminist but a different kind of feminists”. In a more extensive explanation of how SEWA views feminism in relation to gender roles one woman states that;

Feminism is not the exclusion of the other, it is to include the other. If you have a cart with two wheels the cart cannot run … if the wheels are unequal the cart can’t run. Only when they are equal on both sides will the cart run.

One of the SEWA women says that particularly in rural areas it is difficult to talk in terms of gender equality. In rural areas, where most families live from agricultural activities, she says that “there is no question of more equality, I don’t know what could the husband do…. it is more a set kind of pattern, a culture”. When it comes to intra-family relationships women’s empowerment and gender equality is also more a question of strengthening the cooperation between women and men and to talk about the importance and value of both parts’ work.

The belief in the power of unity that pervades all of SEWA’s work, also cross-cuts religious boundaries and castes. Particularly in Gujarat, tensions between Hindu and Muslim groups have led to devastating communal violence on several occasions. Bridging
the gap between religious groups and different castes is no simple task, but SEWA declares that if someone has difficulties eating the same food or being in the same room as someone else because of caste or religion, they may simply leave the congregation until they have reconsidered\textsuperscript{163}. In meetings they also make sure to pray the prayer of all gods in order for everyone to feel welcome and accepted.

However, despite the focus on the collective a key ambition is to strengthen individual capacities.

At my mother’s house I learned to sew on the machine, which was a very useful skill. I had dreamed of being a doctor, or a teacher, and I was good at my studies in school, but I stopped going to school and became a garment worker. I soon learned to sew several petticoats a day. Then in 1985, there was terrible communal violence in Ahmedabad and my sewing machine was burned and damaged. I could no longer work. It was at this time that I came into contact with SEWA, who gave me a new sewing machine so that I could rebuild my life. My younger son Asif was still very small and I put him in SEWA’s crèche in my area. Then I became active in our garment worker’s union and we organised a rally and demanded minimum wages. Rahima-ben who was a working class woman like me, took the leadership and seeing her confront the merchants who paid us a pittance for our hard labour gave me strength and will to fight. Our wages increased to thirty rupees per dozen petticoats sewed. Rahima-ben suggested that I join SEWA’s health team and as I had always wanted to be a doctor I took training to be a doctor in my area. On one hand I sewed for a living, and on the other I got a stipend from SEWA for the time spent away from sewing on health work. Since I joined SEWA, I got the strength to continue, I found the courage to speak out and now I think of SEWA as my mother’s home. Most of all I like the fact that we are all women. I do not have to worry about my safety and I now have no fear.\textsuperscript{164}

Another telling example is Video SEWA, which started with a group of illiterate women who answered to an ad which said that SEWA was going to do a video project. The women who showed up at the first day of the project had no formal schooling and had never even seen a video camera before. A woman from the University of Harvard, Martha Stewart, had come to set up the video project and after a few days training of how to run the video equipment, how to cut and edit films, etc., Martha Stewart went back home. She felt that the video team knew everything they needed and that it was now up to them what to do with their new skills. The women who had answered to the ad were shocked and scared of what lay ahead but somehow decided to try to make a film. The first film was shot on the street, picturing the situation of the vegetable vendors and how the police harassed them and even beat them. The purpose of the film was to file a case against the police. Without evidence they would never had been taken seriously but with the film they managed to file and even win the case in the Delhi High Court. Today the video team has made films on various issues and uses them to advocate for the rights of the informal working women. One of the women in the video team had worked as a street vegetable vendor for all her life and knew nothing about advanced technology. When she joined the video project Martha Stewart asked her if she wanted to become the producer of the team. The woman didn’t know what that meant and as she didn’t have electricity at home she was worried she would not be able to take care of all the advanced equipment. Today that

\textsuperscript{163} Interview at SEWA Academy, 2006-03-04
\textsuperscript{164} Chen, 2005, p. 36
woman is the main producer of Video SEWA and has held various workshops on video production both nationally and internationally.\textsuperscript{165}

For many of SEWA’s members the concept of identity is strongly connected to one’s position in the family and there is no question of individual identity. The cultural frameworks of being a man or a woman are very solid.

For my entire life I have been known as my father’s daughter, my husband’s wife, my son’s mother. During training, I was to give my introduction to all the other women. When I said my own name out loud, I was not only introducing myself to them; I was introducing myself to me.\textsuperscript{166}

For women to join SEWA it is required that they can participate in meetings and activities without their male relatives, which is a way to separate the woman from the conventional and cultural female identities that have been placed upon her, and she is offered a forum for discovering and creating an own identity. Women who show particularly strong ambitions and leadership qualities are recruited and trained to become leaders, coordinators, spearhead-team members, etc., which is a way to work oneself up to a better job position. This way of working through the grass-roots has made it possible for SEWA to expand far beyond Ahmedabad City, and through field workers SEWA can stay close and respond to members’ specific needs, as well as to show new members that poor women really can take charge of their lives and make a change.

\subsection*{5.3.2 Room of manoeuvre}

Since its inception, SEWA has been cooperating with various local, regional and international actors. Some of the social security services and training programmes are run in cooperation with municipal corporations, private trusts and government sources. Besides the economic factors and the surplus value of regional cooperation, this also benefits the individual women who participate in SEWA’s activities. For example SEWA runs the construction workers school in cooperation with the Indira Gandhi Open University and the Construction Industry Development Council. After the women have completed their training SEWA tries to link them up with the corporate sector, through the Ambuja Cement Company. The computer training courses have been arranged and run together with Ahmedabad Computer Training Centre. This provides the women with a ‘proper’ education and a certificate which guarantees their knowledge and skills. In this way they are entitled to earn at least as much money as their male associates’ minimum wage. As women are recognised as construction workers, mid-wives, vegetable-vendors, etc., not only is their self-esteem strengthened, but they become someone and they get a platform from which they can continue to explore and create their own identity.

Also at the national and international levels SEWA cooperates and partners with various governmental bodies and committees, like the Government of India’s Insurance Regulatory Development Authority Advisory Board, as well as national committees, NGOs and networks. Through linkages to the international union, the international women’s and the international cooperative movement, SEWA is connected to large international networks and movements. Of major importance are the linkages with the home-based workers’ international network, Homenet, as well as the street vendors’ international

\textsuperscript{165} Interview at Video SEWA, 2006-04-12

\textsuperscript{166} Indian Academy for Self Employed Women, “A sun has risen in my mind”, p. 2
network, Streetnet. For their development activities SEWA is supported by the UNDP, the ILO and also by Microsoft. These linkages create room for SEWA to act and expand their room of manoeuvre at many levels at the same time. In other words, SEWA is well established as an experienced and respected development actor locally, nationally and internationally in multiple ways, which makes it possible for SEWA to stand firm despite political and economic changes.

Also in relation to the individual women, SEWA’s efforts to constantly reach more women, to expand the employment and security opportunities, as well as strengthening individual women’s capacities supports the notion of belonging. This encourages the constant re-negotiation of the room of manoeuvre that each woman has to live and express herself.

5.3.3 Discussion and reflections
The women who belong to SEWA and who SEWA targets suffer in many ways simply because they do not know and never have been able to be informed about their rights and possibilities. They are used not to think about themselves and many have never been asked about their opinion on anything, let alone their needs and interests. Even if SEWA is recognised for its micro-banking, its medical campaigns or video productions, its main work is to organise women and build individual capacities. And everything starts with awareness-creation and training.

One of the women who works as a bidi-roller, (cigarette-roller), tells a story that can symbolise how SEWA’s approach to development and capacity building works its way through the three dimensions of gender awareness.

Since joining SEWA I have learned how to talk with people, how to deal with them, how to understand different types of people. Before, I didn't know much about the bidi-making business, about taking loans, or about SEWA. … Now, I can do everything, even quarrel with the bidi contractor. If he gives us rotten leaves, no one complains except me. I tell him ‘If you give us rotten leaves, we have to purchase more from outside. So you should get good leaves for us’. Nobody used to say such things to the contractor. Since I quarrelled with him, the contractor has started to give us 100 grams more leaves to all of the women. I didn't have much confidence or power before.

As becomes visible in the quotation above, there is no sharp distinction between the different dimensions of gender in real life. The three gender dimensions are in constant interaction and change in one aspect of life leads to changes in other areas. Through training and education the above quoted bidi-worker had learnt that she had certain rights as a human being and as a worker that she could plead in order to get better working conditions in her business. Based on knowledge about the bidi-making business, as well as on confidence in herself, she spoke up against her contractor, demanding change in the conditions and structures determining her life. This has led to better conditions and earnings for her as an individual worker, but also for her colleagues in the bidi business. The contractor has certainly learnt that he will not be uncontradicted in the future and the bidi-roller has gained new confidence as she, in her own strength was able to impact the conditions determining her life.

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167 Chen, 2005, p. 40
SEWA’s aim is to be need-based and to deal with social issues through an integrated approach, which they define as viewing women’s lives holistically and dealing with multiple needs simultaneously. This is also what Davids and van Driel says arguing not to rank dimensions of gender, but to look at gender bias multidimensionally. Practicing a non-hierarchical approach to gender SEWA does not follow a fixed order in their work to capacitate and empower women. Most women who become members start with doing the membership training and gradually they become more and more active in SEWA’s different activities, and when they have gained sufficient experience they may be trained as group leaders, etc. However, in some cases SEWA finds it appropriate to hand-pick women straight away and give them an opportunity to take up a profession that they have never thought of before, like in the example of the Video SEWA producer, which will strongly determine her as an individual. Providing opportunities and strengthening women as individual subjects, will somehow automatically impact the other dimensions of gender, perceptions and ideas will change, as well as the structures that frame life. These factors together enlarge the room of manoeuvre that these women will start demanding for themselves.

The process for individual women to discover and create an own identity, particularly among the poorest in society, is many times complicated. This is primarily because it is not until there is a certain level of basic needs and social securities in a woman’s life that she is able to think about herself, but also because cultural contexts for being a woman are very solid and it is difficult to break loose from these. However, as SEWA works to constantly build and strengthen capacities among its members, the room of manoeuvre that individuals have to explore and create their own identities is enlarged.

Even if SEWA emphasises the empowerment of the collective rather than the empowerment of the individual, the collective is also seen as a tool or forum that strengthens and benefits the individual. Also, as women’s lives are also strongly determined by class, caste and ethnicity, there is no collective identity among SEWA’s members and there is a great understanding that every woman’s situation is unique and need to be dealt with in its particular ways. There are many stories and testimonies from women who have joined SEWA and been trained and provided with adequate social facilities which have made it possible for them to take charge of their lives and to speak up against what they unjustly suffer from. The individual member, however, is backed up by the large critical mass that SEWA constitute, which makes it powerful.

As SEWA cooperates and partners with development actors at all levels and within all sectors of society its networking structure is extensive and its room of manoeuvre considerable.
6 Results

The purpose of this study has been, through the example of SEWA, to examine how gender power relations can be perceived and handled in practical development work that particularly focuses on 'women’s empowerment'. The essay takes a critical stand in relation to gender policy within international development and aims at giving a practical example of how a feminist organisation from the Global South chooses to deal with gender bias and social inequality.

6.1 Summary

Since the 1970s there has been a ‘women’s perspective’ embedded in the international development field. However, the kinds of feminisms that have influenced the development business are fostered within Western feminist perspectives, rather than sprung from lived realities of women in the Global South. Since the Beijing Conference the concept of women’s empowerment has become central to most international development agendas and particularly through the microfinance revolution the connection between women’s empowerment and poverty alleviation was made visible. However, in the same spirit as the neoliberal global economy, women’s empowerment is increasingly defined as a strengthening of the individual’s capacities and choices, rather than as initially intended – as a base for social transformation. The focus on women within international development has also gradually been shifted towards gender and gender mainstreaming. This shift was meant to draw attention to the entire social structures which determine the lives of both women and men in specific contexts, but tends to obscure power relations between men and women as focus has shifted from women’s subordination to poor individuals’ powerlessness. However, not only does the shift from women to gender obscure power relations between women and men, but also between the developer and the development objective. Feminists from the Global South, particularly, have launched heavy critique against the prevailing male development paradigm. Women’s empowerment and gender equality require a transformation of social structures and procedures, but seem to rather be perceived as instruments and measurements for socioeconomic development. The development discourse still springs from the male norm.

The increasingly important role that NGOs and social movements play within global politics must also be seen with the same critical eyes. The network based structure of global governance reshapes the arena of global politics in favour of a horizontal structure, which opens for participation for new actors. It is believed that governance strengthens the links between policy and implementation, and should therefore favour the position of women. However, the new arena for global politics must not be assumed to automatically favour democracy or social equality and DAWN reminds that it is impossible to “add gender or women to frameworks that have led to the exclusion of women in the first place and to the marginalisation of the majority of poor people”\(^\text{168}\). International development policies and strategies need to contain a large amount of flexibility and contextual sensitivity in order to deal with gender

\(^{168}\) DAWN, 2000, p. 163
bias and social injustice. To distinguish and approach gender bias, despite context and time, Davies and van Driel outline an analytical model with three dimensions - the symbolic dimension, the structural/institutional dimension and the dimension of the individual subject.

In the case of SEWA there is no question that its members in their particular regional contexts are subordinated to men and also marginalised socially, economically and politically due to class, caste and religion. India’s juridical and political systems are very ‘women-friendly’, but in real life these policies lack importance. SEWA has its roots in the Indian women’s movement of the 1970s, it builds on the Gandhian principles of social change with women at the centre and says that it is “very much feminist”. SEWA started off as a trade union for women, which connects it both with the trade union movement and the women’s movement, and it is also part of the cooperative movement. SEWA practices an integrated approach to women’s empowerment and see women’s collective empowerment and joint action as fundamental for bringing about social change. The aim to increase informal working women’s self-reliance and economic and social security is in itself a strong feminist claim and step forward to increase women’s joint and individual room of manoeuvre, as women in low-income households in India are heavily reliant on their male relatives. However, women’s increased room of manoeuvre threatens men’s privileges and power, and women’s empowerment and increased room of manoeuvre will be followed by harassment, insult and many other forms of resistance. However, SEWA’s long-term commitment to social and socioeconomic development in the region, backed up by large-scale international development actors and corporations, has made the organisation much needed and also respected, both locally and regionally, despite its feminist principles.

SEWA’s grass-root and need-based development activities exemplify how poverty and gender discrimination are intimately connected. The most basic measures to improve health conditions, sanitary facilities or income-generating activities have a direct impact on women’s lives and on gender structures. However, SEWA never touches gender issues directly, but know that their activities and services will impact all dimensions of gender in the meantime. Also, experience shows that women are not able to think about the self before a certain minimum level of social and economic securities are guaranteed.

6.2 Conclusions

Following Davies and van Driel’s gender analysis model, SEWA approaches gender bias at the symbolic level through awareness creation, education and training. The activities that SEWA undertakes, like the micro-banking system, the insurance scheme, the dai school, etc., give women opportunities and challenge their ideas about themselves. Also, as women start taking loans to invest in their businesses and as they start doing things they have not done before, examples are set for other women and for the rest of the society, showing that women are capable to work hard, save money, invest, manage their own businesses and be successful. As SEWA is entirely built by the self-employed, the organisation in itself is a testimony that poor and formally uneducated women have capacities. This challenges prevailing ideas about poor women as unreliable and incompetent. SEWA’s organising strategies and activities give women opportunity and allowance to speak out about their situation, in many cases for the first time in their lives, which changes their image of themselves, of other women and of society. Through video productions, research publications and the Exposure Dialogue Programme, SEWA also strives to create awareness and opinion among policy-makers and power-holders. The use of the video
productions and the research publications has even been extended beyond the regional and national context.

However, awareness creation and capacity building would be of little value if there were no possibilities to act upon new knowledge and capacity. Regarding the structural-institutional dimension of gender, SEWA’s system of social securities provides these possibilities and gives women access to institutional practices which they formally do not have. Organising members, as well as the social security services in cooperatives SEWA strives to minimise risk and vulnerability. This is also a way to ensure full participation and responsibility among the members. Many women face resistance because of their new-won possibilities at the individual family level, but it still seems like low-income families, and even communities in general, gain from women’s involvement in SEWA and thus also accept women’s increased social participation in the long run. It is at the structural-institutional dimension of gender that SEWA’s work to deal with gender bias becomes most visible and measurable.

When it comes to the dimension of the individual subject it is through SEWA’s organisatory strategies and capacity building that women’s subjective identities are strengthened and developed. Through their entire lives women in low-income households in India are objects of others’ needs and desires, and SEWA’s strife is to encourage and build individual women’s inherent capacities so that each woman starts thinking in terms of a self. The educational programmes and the employment opportunities and possibilities for competence development, that the organisation in itself offers as it needs staff, also function as a way for individual women to break with old habits and build a new platform for life. SEWA’s strong focus on collective empowerment should not be seen as excluding individual women’s empowerment, but rather as a prerequisite for it. Examples from SEWA’s members highlight that SEWA’s empowerment strategies impact all three gender dimensions simultaneously, enlarging the room of manoeuvre that each woman has to shape her life situation and own subject identity.

Regarding the room of manoeuvre that SEWA has as an organisation, its history and experience in the field of socio-economic development have given respect and authority, and SEWA’s vast membership base makes it a powerful actor on the arena which determines the governance process in the region. The size of the organisation makes it a political force, which interests a lot of political parties, although SEWA strives to stay out of political involvement in order to be able to cooperate with any government that comes into power.

Being connected to the trade movement, the women’s movement and the cooperative movement SEWA is part of an extensive global network that supports and backs up their work. Due to the many good relations the organisation has with various development actors at all levels of society, SEWA has a considerable room of manoeuvre. In the wake of the communal violence and the change of political climate in 2002, SEWA’s relationships with the state-level government have changed drastically, which has rearranged and limited SEWA’s room of manoeuvre in relation to regional established politics. As relations with the national government, as well as with the main actors within the international development field are still good, and as microfinance and grass-root initiatives are increasingly recognised as vital tools within the context of global governance, SEWA’s room of manoeuvre on the whole is still extensive, even in relation to the state-level government.

Regarding the critique on international development and international gender policies discussed in this essay I consider SEWA to confirm much of it. SEWA succeeds because of
its integrated approach to women’s empowerment, which acknowledges women’s subordination to men and deals with this in a very context-specific and sometimes even ad hoc manner. Also the organisation has its roots in the regional context where it operates, and it has evolved gradually through the work of the self-employed themselves. This has created a strong sense among the members that they together own and manage SEWA. SEWA’s programmes and activities are not imposed from above but the organisation automatically has a perspective from below, as it is the members themselves who run the organisation. However, SEWA’s work also shows that through concrete and small-scale socioeconomic improvements in the lives of its members women are empowered, which challenges gender roles and structures in society. SEWA’s work also shows that women possess a particular ability to use and invest her new knowledge, capacities and earnings in a way that benefit more people than herself.

SEWA’s large membership and strong connections internationally have made it possible for the organisation to cooperate with international development actors, rather than to merely implement international policies. Through its extensive network SEWA also manages to spread its knowledge and experiences and make them known to some parts of the arena that determine international development.

To clarify; from the discussions above I consider the two questions that I set out to study to be answered as follows;

SEWA’s work impacts gender bias and gender power relations in its regional context in the symbolic dimension, in the structural-institutional level and in the dimension of the individual subject. SEWA’s aim is to work for full employment and increased self-reliance for women workers, and the strategy is to be need-based and to deal with the members’ issues through an integrated approach. Following the Gandhian principle of social transformation with women at the centre, SEWA aims at transforming prevailing gender structures and gender power relations, although this is not what they directly focus on in their work. SEWA perceives and handles gender power in concrete and particular forms and with an extensive contextual sensitivity. SEWA seems to be firmly rooted in the understanding that gender discrimination and poverty are intimately connected and that, dealing with the members’ basic social and economic needs will also impact and restructure gender roles and gender power relations. SEWA’s integrated approach and focus on building capacities re-negotiates the room of manoeuvre that individual woman have to live and express themselves.

With their roots in the Indian women’s movement and Gandhi’s principles, which also were feminist, SEWA has a philosophical base and a history that enjoys considerable public support. The size of SEWA makes it a powerful social actor which concerns power-holders, as well as oppositional forces. The personal links between parts of SEWA’s leadership and the Congress Party have opened a lot of doors for SEWA within the context of the established national politics. Internationally the organisation has also gained a lot of recognition as they have not limited themselves to be a women’s organisation, but have also established themselves within the trade union movement and the cooperative movement. Since the middle of the 1990s microfinance activities have gained a lot of recognition within international development and development economy and as SEWA, closely following the Grameen Bank, was one of the first large-scale micro-banking systems for poor women, this also gave them a push forward. After the communal violence and the state-level regime shift in 2002, SEWA’s relations to the state government have been damaged to such extent that SEWA’s central leadership found it necessary to withdraw from all cooperation with the government. This placed SEWA in a very scarce financial
position. However, as the relations with the state-level government have worsened, the support and back up from national and international actors seem to increase and at the whole the organisation still holds a strong position and a considerable room of manoeuvre, even in its local and regional context.
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Appendix 1. Interview questions

This is a general summary of the questions used for the interviews. Depending on context and informant the questions have been altered and also replaced by contextually relevant questions.

Strategies and achievements
1. SEWA says that it works through a strategy of struggle and development, how does this strategy apply to your work today?
2. What would you say is SEWA’s main strength?
3. What are SEWA’s main achievements?
4. How has your work been received in society?
5. Do you face any difficulties or resistance because of your work? Have experienced any difficulties due to your personal involvement in SEWA?

Gender issues and needs
1. In what ways are you a feminist organisation?
2. What are the biggest needs of SEWA’s women?
3. From your experience, would you say that your work impacts gender roles in society?
   a. Can you exemplify?
4. Do you talk about gender-related issues in your training programmes?
5. Do you have any policy for how to deal with gender-related issues?
6. What would you say is the attitude of men to SEWA?

Networking
1. SEWA cooperates with many different parts in society, in what ways do you cooperate with other actors, like NGO’s, corporations, local authorities, cooperatives, etc.?
   a. For what purposes?
   b. What does this mean to your work?
   c. Do your connections with international actors impact your work?
   d. Do you ever face any difficulties from being involved with so many actors at the same time?
2. Would you say that SEWA is a political organisation?
3. What is the attitude of the policymakers that receive your reports?
4. How would you say that the Jeevika conflict has impacted your organisation and work?
5. What will happen in the future, how much will SEWA expand?
Appendix 2. **SEWA’s organisational structure**

![Organisational structure diagram]

- SEWA Union
  - SEWA Academy
  - Gujarat Mahila Housing SEWA Trust
  - SEWA Bank
  - SEWA Child Care
  - SEWA Social Security
  - SEWA Insurance
  - SEWA Federation
  - SEWA Health
  - Trade cooperatives, (121 different trades)