Low-income working women and participation in the women's movement in India: A case-study of the Self Employed Women's Association

Angela M. Larson

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Low-income Working Women and Participation in the Women's Movement in India: A Case-Study of the Self Employed Women's Association

by

Angela M. Larson

B.A. University of Minnesota, 1991

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Chairperson, Paul Haber

Dean, Graduate School

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Few women's movement organizations in India mobilize low-income working women to meet their practical gender interests. The Self Employed Women's Association (SEWA) is an exception. This thesis begins to analyze the reasons why low-income working women participate in SEWA.

Low-income working women are more likely to participate in women's movement organizations that address practical gender interests. In this thesis, practical gender interests refer to women's everyday survival needs including such specific interests as wages and family planning. Providing direct practical solutions to grievances sustains low-income working women and makes them more likely to participate in other organizational and movement activities.

When low-income working women articulate practical gender interests for themselves they are more likely to participate in organizational activities. For low-income women to articulate their own interests within women's movement organizations, their identity as women cannot be determined by biology alone. Rather, the identity of low-income working women is seen as a response to changing circumstances in economic conditions and cultural and political institutions.

The way in which women's movement organizations interpret and act upon the grievances of low-income working women is consequential to participation. The greater the congruence is between an organization's activities, goals, and ideology and an individual's grievances, the more likely that individual will participate.

This study of SEWA provides an overview of the organization's ideology, goals, and activities as they relate to the grievances of low-income working women in Ahmedabad. Further study might look more closely at the political ramifications of the participation of low-income working women in SEWA. How has SEWA impacted public policy in regard to labor and banking? Further study might also look at SEWA's impact on the broader women's movement both in India and internationally. How have SEWA's strategies been utilized by other women's movement organizations in India; in other parts of the world?
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INTRODUCTION

This thesis is about the participation of low-income working women in the Self Employed Women's Association (SEWA), one of many women's movement organizations that emerged in India during the early 1970s. Its focus is the participation of low-income working women because they constitute a group that is by and large prevented from participating in politics by social, political, and economic constraints such as low literacy rates, lack of time, purdah and seclusion, elite power structures, and male dominance. I argue that women's movement organizations are central to the goals of increasing low-income working women's political participation as well as improving their share in resources, land, and income relative to men.¹

SEWA empowers women to participate in politics by removing many of these barriers. On one hand, the organization empowers low-income working women through cultural and ideological transformations of consciousness. SEWA members come to understand

their grievances as shared gender oppression rather than as individual problems. Much like the consciousness raising of the United States women's movement, this understanding creates a sense of solidarity among members and leads them to believe they can accomplish collectively what they could not individually. On the other hand, SEWA facilitates political participation by addressing barriers directly. Education is one way these barriers are addressed. For instance, SEWA trains women to remedy grievances by utilizing local Panchayats and advises women Panchayat members on strategies to be more effective law makers. SEWA also facilitates member voting and its large membership is a formidable voting bloc. During pre-election campaigns in 1989 all of the major parties referred to the National Commission on Self-Employed Women and supported SEWA's demands (Rose 1992).

SEWA also generates political participation by serving as a forum from which low-income working women can make demands upon the state. Consequently, SEWA impacts national and local public policy. SEWA's impact is most evident in the creation of the National Commission on Self-Employed Women. This commission makes formal recommendations to the national government to improve the status of self-employed women. Some of these recommendations include: decentralized protective boards where women workers, employers, and labor officials enforce fair labor practices; a state level development commissioner for women; minimum wage guarantees; fair conditions of employment; and social security

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2Hirsh (1986) points out that solidarity is a direct result of the political process that leads social movement participants to believe that they can accomplish their goals collectively.
benefits. SEWA also promotes policies to protect women workers in the formal sector such as; women's cooperative membership, health, child-care services, and job protection. Rose (1992) suggests that SEWA's work on policy issues helped point India's development process toward favoring workers over industry; illustrated by the central focus of full employment in India's 1990 Five Year Development Plan.

If we are able to better understand the ways in which the women's movement in India increases the political participation of low-income working women and makes demands on the state, it is important to establish the reasons these women join SEWA. My decision to write on this topic grew out of three assumptions supported by this case-study of SEWA: participation often leads to individual and group empowerment; low-income working women are more likely to join a women's movement organization when it directly addresses grievances that emanate from their circumstances and; gender identity does not result from women's shared biology, rather it is a response to changing circumstances.

It is important for women's movement organizations to mobilize low-income working women because participation increases the likelihood that an individual will participate in other political contexts. A participants likelihood of participating in other political contexts in largely a function of empowerment. While not all participants become empowered as a result of their participation in social movements, many scholars find evidence to suggest that women who join movements often do become empowered.
Women gain self-confidence, learn new skills, and shed traditional
gender roles (Cable 1992); they use the courts to their advantage,
initiate legal claims, and withhold their votes in order to apply
political pressure (Chen 1989); and they participate more fully in
participation also facilitates women's ability to define their
interests in terms of gender and tends to increase feminist
attitudes in women (Cable 1992); leads to greater gender
solidarity and a rejection of unequal and unfair treatment (Klein
1987); legitimates opposition to traditional norms, roles,
institutions, and/or the distribution of scarce resources (Mueller
1987); creates collective gender consciousness (Mueller 1987); and
leads to the articulation of gender interests (Cohen 1985).

Empowerment has both an economic and a political meaning. On
a political level empowerment is the manifestation of ones
political will. For example, Varshney (1993) argues that rural
areas in India have been empowered under universal franchise to
push for their interests legislatively. Empowerment in this
context stems primarily from farmers' unity to push for their
interests through electoral means: forty percent of India's
parliament has a rural background. Empowerment is also the
achievement of economic independence from spouses, moneylenders,
employers, and suppliers, by means of greater access to and
control over productive resources and concrete changes in women's
material lives (Sebestad 1982; Calman 1992).
On a broader level empowerment is knowledge and awareness of one's self and society, personal needs, health issues, legal rights, technological innovations, and the availability of social and economic resources (Klein 1987; Mueller 1987; Chen 1989; Cable 1992). In the context of this thesis the notion of empowerment draws from a variety of aspects: it is the knowledge and power to utilize the political and legal system, economic independence, and the ability to use knowledge to one's benefit.

Second, women's movement organizations mobilize larger numbers of low-income participants by addressing interests that flow from socio-economic and political contexts significant to low-income women. For SEWA participants these interests are primarily practical gender interests. Practical gender interest refer to women's every day survival needs, including such specific issues as wages, economic empowerment, and family planning and related issues. Practical gender interests differ from what Molyneux (1985) has called strategic gender interests in that they address the urgent daily needs that arise out of the intersection between women's gender oppression and their low-income status. In contrast, strategic gender interests arise from an analysis of social, political, and economic inequalities that exist between men and women and assist in the formulation of objectives to challenge and overcome women's subordination.

The line between practical and strategic gender interests is not always clearly demarcated; specific issues can, and are, thought of as both practical and strategic interests. The
difference is important, however, because it helps us to understand why low-income working women may participate in one women's movement organization and not another. In the context of this thesis practical gender interests are different from strategic gender interests because they arise directly out of the economic, political and social experiences of low-income working women's lives. But more importantly, solutions to these grievances can be immediately implemented with discernible results. For example, when low-income working women mobilize around the lack of child-care, their efforts result in the establishment of a day-care. Conversely, if we think of child-care as a strategic gender interest, mobilization may focus on changing the division of labor that makes child care primarily a woman's role. While addressing gender roles is equally important in terms of women's subordination, it has less impact on the lives of low-income working women and thus will be less likely to facilitate their mobilization.

Important to the discussion of practical and strategic gender interests is also the relationship between them. The politicization of practical gender interests may transform them into strategic gender interests. This transformation has occurred in many parts of Latin America (Safa and Flora 1992) and is consistent with SEWA's experience.

The interests discussed in this thesis are gender related because they are derived from specific instances when women's practical economic needs arise due to their gender rather than in
spite of their gender. In the area of work, for instance, women's occupational choices are by and large predetermined by social convention. Schultz (1992) finds that powerful disincentives, like sexual harassment, rather than women's lack of interest, repel women from entering and remaining in higher paying non-traditional occupations. When an "appearance of opportunities" is created women are more likely to enter nontraditional occupations. The appearance of opportunities can take a number of forms from affirmative action to programs that train women in nontraditional occupations. For example, in Kingston, Jamaica, where women's unemployment rates are more than twice those for men, a program to increase women's participation in nontraditional occupations more than doubled the number of women working at the trade level of the Jamaica building and construction industry (Mcleod 1989).

Wages are also a practical gender interest because women's wages are tied both to lower-paying traditional occupations and carry the stigma of being supplementary to overall family income. While women's income may be supplementary in some cases, the overall picture is quite different. Several studies (Jain 1980; Sebstad 1982; Naponen 1987; Rose 1992) attest to the importance of women's earnings both as primary breadwinners in two-income families and in female headed households. Because women's income is believed to be supplementary, women tend to be the first laid-off during down sizing and they receive little or no technological training (Sebstad 1982).
Finally, many of interests discussed in this thesis are gender related because they occur at particular moments in a woman's life cycle: during pregnancy and childbirth, raising children, and becoming widowed. In each of these instances the economic survival of low-income working women is threatened. During pregnancy and childbirth low-income working women must choose between continued work and the health of their child as well as their own health. SEWA conducted one study of members which found 15 out of 500 pregnant women died over the course of one year due to childbirth complications which resulted in part from continued physical labor (Sebstad 1982, 71). Women must also contend with child-care in a society that believes women should stay at home with their children. When low-income working women's wages support an entire household, they do not have the luxury of staying home with their children. As a result children are often brought to dangerous work sites or left home alone. Widowed women also face work interruptions that are unique to women. Custom requires that widows in India remain secluded and in mourning for up to a month after the death of their spouse. For many women this period of mourning threatens their very economic survival.

The final assumption supported by this case-study is that gender identity does not result from women's shared biology.\(^3\) Rather gender identity is a response to circumstances in economic conditions, cultural institutions, and political institutions and ideologies\(^4\) and the category of women is created by the

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\(^3\)See Alcoff (1988) and others for a further critique of the theory of biology.

\(^4\)Linda Alcoff (1988) calls this a "positional definition" of gender.
intersection of changing circumstances and the historical position of women. Women as a group are thus identified by their position within various social, political, and economic networks and it is this position that "lacks power and mobility and requires radical change" (Alcoff 1988). This conceptualization avoids the problem of creating a universal notion of "women" which may overlook the experiences of different classes, castes, religions, and ethnic groups. Unlike conceptualizations that rely on women's shared biology to create a sense of group, this understanding of "women" includes the intersecting similarities as well as the differences of women throughout the world and creates an atmosphere in which feminist politics can "struggle against the multiple forms in which the category women is constructed in subordination" (Mouffe 1992, 382).

Because gender identity is a response to circumstances in economic, political, and social contexts it follows that individuals and groups of women will interpret and construct their gender identity based on personal experience (Alcoff 1988). Identity becomes an elaborate "complex network of characteristics, with different elements of this network being present in different cases" (Nicholson 1994, 100). As such,

the importance of any one factor in explaining women's circumstances varies depending on the particular aspect of their lives under consideration and the reference groups to whom they are compared (King 1988, 48).5

5Deborah K. King (1988) raises this important idea in relation to race, class, and gender and argues that in some cases, race is a more significant factor to women's status while in other, gender or class is more important.
This understanding helps to explain why a Muslim woman may consider her allegiance to the Muslim community paramount, even though she is oppressed under the community's laws. Moreover, it helps to understand the rise of the division between strategic and practical gender interests. Middle-class or upper-caste Hindus, or other more privileged groups, have considerably different life experiences than have women who come from disadvantaged communities. When we consider the intersection between gender and other economic, social, and political factors as a juncture from which gender identity develops and takes root, a greater degree of analysis of what constitutes gender oppression can be carried out. Finally, because gender is constructed through a continuous process based on an interaction with the world (Alcoff 1988) individual perceptions of gender identity will also change.

Part one of this thesis analyzes social movements and the women's movement in India in order to place SEWA in its broader political context. Chapter one looks at the defining characteristics of social movements--how and why social movements emerge and the role social movement organizations play. Chapter two traces the political context in which the women's movement in India emerged in light of theories of political opportunity and resource mobilization. Chapter three outlines the structure of

6See the case of "Shabanno" (Pathak and Rajan 1992). Shabanno is a Muslim woman whose husband of forty years divorced her and refused to pay maintenance. When she approached the courts in an attempt to receive maintenance from her husband, she identified herself more clearly as a poor woman. But, in light of the furor created within the fundamental Muslim community, the attempts of fundamental Hindus to use her case to their advantage, and the ongoing struggle to abolish personal law based on religion, she renounced the settlement and chose to identify with the Muslim community.
the women's movement in India in order to place the Self Employed
Women's Association within its broader context.

Part two is an analysis of low-income working women's
participation in women's movement organizations. Chapter four
explores the reasons women join social movement organizations with
special emphasis given to frame alignment theory and practical
gender interests. Chapter five outlines the practical gender
interests of low-income working women in regard to employment,
wages, pregnancy, child-care, insurance, and credit in light of
the theories described in chapter four. Finally, chapter six
explores SEWA in light of the previous chapters with special
emphasis on the mechanisms SEWA utilizes to mobilize the
participation of low-income working women.
CHAPTER 1

THE WOMEN'S MOVEMENT AS A SOCIAL MOVEMENT

In the Resource Mobilization tradition, social movements are an extension of politics by other means, and can be analyzed in terms of conflict of interest just like other forms of political action (Oberschall 1973; McCarthy and Zald 1973, 1977). Like conventional political movements, social movements are characterized by their shared "preference structure" or values, ideologies, and commitments to social, political and/or economic change (McCarthy and Zald 1977). However, social movements are different from conventional politics in that movements do not have routine access to powerful decision-makers, and thus must pay a higher cost to gain influence within the state (Buechler 1993). In practice this means that social movements are more likely to resort to non-institutionalized means--for example, protests, demonstrations, and riots and the creation of alternative
political spaces, cooperatives, and self-help groups—to achieve their political goals.

Social movements emerge in two contexts. On the one hand, movements are the collective response of citizens, groups and elites to an expanding structure of political opportunities (Tarrow 1991). Periods of increased political involvement, critical elections, and regime crises have proved to be incubators of mobilization. In contrast, periods of political, economic, and social stability lend a sense of normalcy to oppression and inequality such that people remain acquiescent (Piven and Cloward 1977).

The poor are led to believe that their destitution is deserved, and that the riches and power that others command are also deserved...[and] in more traditional societies sharp inequalities are thought to be divinely ordained. or to be a part of the natural order of things (Piven and Cloward 1977, 6).

Political opportunity theorists stress changes in political arenas as the best explanatory variable for the emergence of social movements. Political opportunities, they argue, develop under four conditions. First, access to institutional participation becomes easier. Eastern Europe at the beginning of the 1990s is an example of expanded political opportunities. During this time, ordinary citizens perceived that they could make expanded claims on the state, new opportunities became available for movements to attract their support, and elites gained new opportunities within the political arena (Tarrow 1991).

While McAdam (1982) and Tarrow (1989) primarily stress political factors, Piven and Cloward (1977) suggest that socio-economic changes, such as urban industrialization, create these new political opportunities.
Second, social movements emerge when political alignments are blurred and new re-alignments have not formed. Many scholars suggest that the emergence of the women's movement, sub-nationalist movement, caste movements, and other movements in India at the beginning of the 1970s, resulted during a period when the Congress regime was in crisis (Shah 1988; Calman 1992; Omvedt 1992, 1994). The crisis severed many political alignments predating independence: between rural and urban Congress members, communist party members and socialist Congress members, and between states and the center.8

Third, social movements emerge when major conflicts occur among political elites. Piven and Cloward (1977) note this situation was present during the Great Depression and served as a precondition for insurgency. During the early years of the Great Depression in the United States the official response to massive unemployment was denial of its existence, which confused the unemployed and made them ashamed of their plight. Later when political leaders acknowledged the depression, people began to see the disaster, not as their fault, but as the fault of "the system."

The actions of the elites added momentum to [rising popular discontent], for they too were shaken and divided, and their cacophonic accusations and proposals heightened the sense of indignation that was spreading (Piven and Cloward 1977, 44-45).

8More on this topic will be presented later in the thesis.
It is important to note that the role played by political elites gives some indication of the form of response or redress that protesters are likely to receive.9

On the other hand movements emerge when resources—including leaders and money—become available to facilitate mobilization (McCarthy and Zald 1973, 1977; Oberschall 1973; Jenkins 1983). Resource Mobilization theorists emphasize the constancy of discontent and the long-term changes in group resources, organization and opportunities in accounting for the emergence of social movements. These resources include individuals, entrepreneurs and leaders, and money and any assets. Money and other tangible assets are obvious movement resources, social movement leadership on the other hand is less clear cut. While, social movement leaders must be able to act as catalysts to transform "amorphous masses" into a purposeful and concentrated protest movement (Kitschelt 1991), the specific forms that protest takes is largely determined by the features of social and political structures. Leaders must devise strategies that are applicable to the social and political location of the people they want to mobilize (Piven and Cloward 1977).

While one of the predominate features of social movements is the development and maintenance of social movement organizations (McCarthy and Zald 1977; Tilly 1984; Zald and Ash 1966), many

9In India during the early 1970s the political elite continued to derail democratic processes (Ali 1985) and responded to the first waves of social movement mobilization with greater and greater force which culminated with a declaration of a state of emergency. After the emergency was lifted, political elites shared the widespread sense that democracy could not be taken for granted, and responded to emerging social movements with more conciliatory tactics.
argue that the development of movement organizations inhibits social movement success. Piven and Cloward (1977) offer the most direct challenge to the assumption that organizations mobilize movements. Rather they argue that building permanent membership organizations is inherently counterproductive for two reasons. First, the organizations that poor people construct are not able to compete with the organizations developed by more well-to-do segments of the population. Second, organization building tends to demobilize social movements rather than mobilize them by diverting energy from mass defiance and providing a forum for symbolic reassurances. While their evidence supports the contention that formalized organization is not a prerequisite for mass defiance, Jenkins (1983) points out that several recent poor people's movements have made effective use of formalized organization. For instance, the United Farm worker's Union has utilized a centrally controlled organization to organize successful mass strikes.

This study of SEWA supports Jenkins' (1983) conclusion that formalized organization facilitates mass mobilization. SEWA is critical in facilitating the mobilization efforts of low-income working women, by marketing their grievances to the public and to elites in order to generate social, economic, and political changes. SEWA also transfers movement goals from participants to the greater society increasing public support of their goals. More importantly, SEWA, while sharing the general preference

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10Mayer (1991) suggests that formulating and marketing grievances is an important function of social movement organizations.
structure of the broader women's movement, operates independently of both the movement and other organizations. This practice facilitates the participation of a greater array of women and employment of strategies. Consequently, SEWA addresses women's oppression through different channels than would a more middle-class organization. For example, middle-class Hindu women might determine that the most effective way to reach their goals would be to lobby legislative bodies for greater access to institutions of higher education. Whereas, low-income working Muslim women may create cooperatives to improve their earning capacity. While still other women's movement organizations may create alternative political spaces (in relation to parties and unions) in which they denounce social and political problems, formulate demands and create collective identities.

\[11\] Cohen (1985) and Calman (1992) both stress that organizational independence creates a wider variety of organizations which in turn attracts a wider spectrum of people and ideas.
CHAPTER 2

THE WOMEN'S MOVEMENT EMERGES

POLITICAL OPPORTUNITY AND RESOURCES

This chapter explores the political context in which the Self Employed Women's Association emerged. It traces the development of strains that led to a deepening political crisis and enhanced opportunities for collective action. I suggest that the conflict among political elites, the severing of traditional political ties, and the inability of the government to meet its promises created widespread willingness to act through social movements and these factors also contributed to SEWA's emergence.

The political context in which the women's movement emerged in India reflects many of the changes in the political arena that Tarrow (1991, 13-15) has called political opportunities. First, social movements emerge when major conflicts occur among political elites. Between 1965 and 1975 Congress, the party that had ruled the Indian government since independence, was marked by conflict, dissent, and an eventual split. Much of this conflict was in response to Indira Gandhi's actions as Prime Minister as well as
the emergence of a younger, more progressive group of Congress Members of Parliament, greater centralization of the party, and the decreasing power of state leaders. Second, Tarrow suggests that social movements may emerge when political alignments are blurred and new re-alignments have not been formed. The elections of 1967 clearly indicated that the public's faith in Congress was ebbing, but no other party emerged as a clear victor. Instead the votes were split among the parties of the left and the right and regional parties. Moreover, greater centralization of the party severed many of the traditional ties the masses had to the central government. Greater centralization also made it impossible for the state to meet its goals and fulfill its promises because the means of implementing policies had been destroyed. Finally, Tarrow suggests that social movements emerge when levels of access to institutional participation begin to expand. In the aftermath of the Emergency a widespread sense that democracy could not be taken for granted existed and social movements quickly filled the political vacuum created in its aftermath.

Indira Gandhi initially came to power in 1966 after the sudden death of then prime minister, Lal Bahadur Shastri. She was the third Prime Minister of independent India and came to power when considerable party power still rested in the state organizations of Congress. Gandhi was chosen by state party "bosses" (known collectively as "the syndicate") because they believed that the selection of Nehru's daughter would please the electorate and because they believed she could be easily
controlled. In choosing Gandhi, they assumed power would continue to emanate from the states—or more precisely from themselves—to the center (Ali 1985; Calman 1992).

Gandhi began her tenure as Prime Minister during a period when Congress' monopoly hold on the state was slipping. The 1967 election results clearly indicated that Congress' strength was ebbing. Congress' representation, while still the largest in the Lok Sabha, was reduced from 361 to 283 out of a total of 520 seats in this election. In the states, Congress lost its majority status in eight elections. The winners were the communist parties, the right-wing parties, and regional parties like the Dravida Munnetra Kazhagam party in Tamil Nadu which campaigned on a platform against Hindi as the national language. The two communist parties--the Communist Party of India-CPI and the Communist Party, Marxist-CP(M)—together won 42 seats, an increase of 13. The extreme right parties also increased their numbers. The Jan Sangh increased its representation from 14 to 35 and the Swatantra Party from 18 to 44 (Ali 1985, 161).

At the same time, Congress itself was becoming more polarized. A group of younger Congress members were increasingly concerned with the growth of the two Communist Parties and the parties of the right. They argued that Congress needed to move to the left and form coalitions with the CPI and CP(M). On the other side the "Old Guard," including the Syndicate, favored a collaboration with parties on the right like Swantantra and the Jan Sangh. In an open letter to Congress members in November of
1969, Gandhi summarized much of the ideological differences among
the Congress factions:

"[i]t is a conflict between two outlooks and attitudes
in regard to the objectives of Congress and the methods
in which the Congress itself should function. It is a
conflict between those who are for socialism, for change
and for the fullest internal democracy and debate in the
organization...and those who are for the status quo, for
conformism and for less than full discussion inside
Congress...People of this group paid only lip-service to
[the ideals of democracy, socialism, secularism and non-
alignment]" (as quoted in Ali 1985, 167).

Considering the level of dissonance among Congress members,
it was not surprising when Gandhi's opponents among the Syndicate
expelled her from the party and called for elections for a new
leader. Gandhi, however, was backed by 310 of the 429 Congress
MPs. Among those were a number of Syndicate MPs who crossed over
to the opposition (Ali 1985, 168). This vote had two major
ramifications. First, the Congress party split and Gandhi's
faction became known as Congress-I (the "I" standing for Indira).
Second, the way had been paved for further centralization since
the Syndicate's power came from their position as state leaders.

Gandhi continued to centralize power by selecting as central
cabinet ministers and state chief ministers people with no
personal base of support in the party. These outsiders were
resented, and dissident factions emerged within the states to
challenge Gandhi's "hand-picked leaders" (Calman 1992, 24). In
response six newly elected chief ministers were ousted and rule
from the center was imposed on four other states. The
significance of these actions is that the organizational ties
linking the local level to the center were severed. The Congress
organization which had been developed over the course of the independence movement was greatly weakened. Subsequently progressive legislation passed at the center would not be implemented at the local level. "Gandhi might have enjoyed dominance in party and government, but party and government institutions capable of implementing her wishes did not exist" (Calman 1992, 25).

During the 1971 elections Gandhi promised to remove poverty. Her campaign significantly aroused the expectations of the masses. For example, they believed that land ceilings, land redistribution, and measures against hoarding would be implemented. But, as a consequence of the gulf between the national government and local Congress politicians the promises Gandhi made during the 1971 elections were never implemented. Moreover the government was not in a position to lessen the impact of the economic crisis of the early 1970s. Massive droughts affected 150 million people; an industrial recession led to growing unemployment, slowed economic growth, and high inflation; and the war with Bangladesh exhausted already strained state resources (Ali 1985; Calman 1992).

In addition political corruption was unrestrained by a population which had by and large not been incorporated into the democratic process. Nor were state and local leaders able to stem the tide of corruption on the national level because they were detached from the center and from power.

In a number of towns politics became business, business became politics and gangsterism overwhelmed both big
business and big politics...Indira herself was accused of favoring a spurious project presented by her younger son, Sanjay, to develop a new car for India, called Maruti. The charge was denied, but discontent began to spread (Ali 1985, 176-177).

By 1974 it was obvious that the government could not meet its goals nor could corruption be stymied. In response, waves of discontent began to spread. In Gujarat spontaneous, anti-government agitations erupted among middle-class organizations—unions of white-collar employees, teacher's unions, lawyers, doctors, and women's groups. In Bihar, J.P. Narayan, a former nationalist leader, led a student revolt against the Bihar Government. The focus of the agitations quickly expanded in scope to include the government of Indira Gandhi and the system of parliamentary government itself (Calman 1992, 26-31). During that same year, under the leadership of George Fernandes of the Socialist party, the National Coordination Committee for Railwaymen's Struggle lead a railway strike of some 1.7 million railway workers. This was an unprecedented feat as the workforce of railways belonged to one hundred different unions, and the only other attempt at an all-India rail strike had been defeated in 1948 (Ali 1985, 181; Calman 1992, 26-31).

As the protests became more vociferous, the government reacted with greater and greater force. Finally, in June of 1974 the central government under Prime Minister Ghandi imposed a state

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12Booth and Walker (1993) argue that in Central America a combination of economic downturn and increasing class division led to reformist demands upon the state and protests about public policy. In states like Honduras that responded with low levels of repression and responded to demands and protests with policies, protests subsided. But, in states where the regime rejected demands and escalated repression, as in Nicaragua, El Salvador, and Guatemala, protests, opposition, and rebellions escalated.
of emergency citing internal threats to the nation's security. Calman (1992, 32) states that over the next 21 months 110,000 people were arrested and detained without trial and without being informed of the charges against them. There was no judicial review of the arrest. Incidents of torture and murder in the jails were rumored and later, during post-emergency investigations, often confirmed. Freedom of the press was usurped, and a number of political organizations were banned. Parliament passed the 42nd Amendment allowing the government to limit civil rights if they were seen to interfere with the pursuit of economic or social progress.

The Emergency lasted two years and during that time a widespread sense that democracy could not be taken for granted grew along with the realization that the state was unable to meet many of the needs of the poor, the disenfranchised, and minority groups (Calman 1992; Omvedt 1992, 1994). With the end of the Emergency, untouchables, Tribals, peasants, farmers and women began mobilizing around the issues that had created the regime crisis. While these movements primarily challenged the state, they also defined themselves by their opposition to an exploitative section of "civil society" (Omvedt 1994). For the untouchables this was the upper castes, for the environmental movement it was corporate capitalism, for peasants and farmers it was wealthy landowners, and for women it was a combination of factors--upper castes, male dominance, capitalism, landowners and so on.
Many developed alternative institutions to the state because it had so clearly failed to protect freedom and democracy. Many women's movement organizations realized that government policies did little to raise women from their secondary position. For example, organizers of the Working Women's Forum (WWF) in Madras found that in the process of mobilizing poor women for political rallies, the leaders of the women's wing observed the low economic and social position of the women and noted that few government programs really benefitted them. The 1974 report of the Status of Women Commission agreed that women's inferior status in religious and family life, in health care and in law, and with regard to economic, educational, and political opportunity must be pursued by both the state and community organizations. Because the state cannot alter cultural patterns and social structures the authors urged women's organizations to mobilize public opinion and strengthen social efforts against oppressive institutions like polygamy [and] dowry and to "mount a campaign for the dissemination of information about the legal rights of women to increase their awareness" (p. 101). The women's movement accepted this challenge. Its structure and platforms will be discussed in the following section.
CHAPTER 3
THE WOMEN'S MOVEMENT IN INDIA

SEWA is a women's movement organization. It emerged at the forefront of the movement and continues to play an important role in meeting the goals of the broader movement. This chapter seeks to place SEWA in the broader movement context. It outlines several types of women's movement organizations and the movement's central ideological tendencies.

The Indian women's movement is highly decentralized. It is connected only through informal networks of magazines and newsletters like Manushi, state and national conferences, and women's studies departments and universities like SNDT Women's University in Bombay. One of the strengths of this reticulate structure is the ability of the movement to work on a multiplicity of issues simultaneously from a variety of ideologies and perspectives. Organizations are able to act decisively and

independently on local issues which vary by region, religion, ethnicity, and caste, while also meeting the broader goals of the women's movement. The structure also facilitates coalition politics where diverse organizations temporarily unite around specific demands.\textsuperscript{14}

Five primary types of organizations are identified in the literature (Sen and Grown 1987; Katzenstein 1989; Desai and Krishnaraj 1991). The first type of women's movement organizations are those with party affiliations. One of the most well known party affiliated organization is the All-India Women's Conference which was established in 1927. The conference emerged during the struggle for Indian independence as a political pulpit of middle-class women who demanded equality under the law. Its accomplishments, aided by Western minded male reformers, are best reflected in India's constitutional protection of women's equal rights. Other women's organizations associated with political parties have continued to urge policy makers to protect women's equality under the law as well as continue to fill traditional party roles of campaigning and fielding political hopefuls. Among these are the Mahila Kakshata Samiti which formed as a women's wing of the Janata Party in 1978 and organizations aligned with the Communist Party of India and the Communist Party (Marxists).

A second type of organization that addresses women's legal rights eschews party affiliations because parties tend to be male-dominated and fail to forcefully address issues that pertain to

\textsuperscript{14}See Nicholson (1994, 102) for further discussion of feminist politics as internal coalition politics.
women. Commonly these organizations are referred to as autonomous because of their independence from political parties, yet many of the members of these organizations maintain memberships in political parties and use their connections to mobilize the party's mass membership for rallies and demonstrations. Autonomous women's organizations utilize party mass-memberships because their own membership roles are relatively insignificant. Many of these organizations have between ten and twenty active members; some are scarcely one or two person operations. Their strength however does not come emanate from their membership, rather, as Katzenstein (1989) suggests, it lies in their ability to reflect on, to name, and to publicize movement issues.

A third type of organization associated with the women's movement is grassroots organizations. These tend to be short lived and sporadic campaigns that momentarily coalesce and dissolve as soon as the issue has been addressed. Examples of grassroots organizations range from village campaigns to end wife beating and alcoholism, by destroying liquor supplies, to protests against the incursions of outsiders on local livelihoods. Included in this category are also organizations and political movements in which women play a major role. The most well-known of these, the Chipko (tree-hugging) movement that has protested deforestation in Uttarkhand since 1978, relies primarily on women in demonstrations to discontinue logging.

The fourth type is academic organizations. These organizations operate in university women's studies departments or
as independent research institutes and publish and disseminate reports, books, and movies to educate the public. Research for these projects often brings women organizers/researchers in contact with their subjects and with this contact there is an underlying expectation that the women who are subjects will participate in the process and take a significant part in developing the finished projects.

Finally, a number of organizations address the economic issues of low-income working women in both urban and rural areas. These organizations attempt to enhance the economic situation of women workers primarily in the informal economic sector and in the agricultural sector. Such organizations as the Self Employed Women's Association, Working Women's Forum, and Annapurna Mahila Mandal each organize thousands of petty vendors, hawkers, home-based producers, and laborers.

A more telling division among women's movement organizations in India is between organizations that work on strategic gender interests and organizations that address practical gender interests. Calman (1992) suggests this division has resulted in the formation of two broad wings within the movement that are differentiated primarily by their focus on rights or empowerment but also by their structure and style of action. The rights wing is defined by its concern with strategic gender interests which it pursues primarily through ensuring women's equality under the law.

Others have described these divisions as radicals and liberals, where the radicals form groups that seek liberation and the liberals form groups that seek equality (Mathew and Nair 1986).

Freeman (1979) suggests a similar juncture in the women's movement in the United States.
Although the rights wing pursues interests most often associated with the term feminist and which feminists in the West consider the real interests of women, Calman (1992) suggests that women's rights activists "see themselves as modernizers and social democrats seeking basic human rights, rather than as feminists pressing a radical social agenda" (p. 12).

While these organizations stress a feminist agenda in that they challenge structures, institutions, and beliefs that relegate women to a subordinate status, few individual women are directly affected by their mobilization efforts. Membership rarely exceeds 30 active women; most of whom are urban, middle-class, highly educated, and Hindu. These organizations typically work to remove institutionalized forms of gender discrimination through legislation. Much of the work focuses on encouraging the state to pass and implement laws to give women equality in family matters, healthcare, and education, as well as legislation to improve equality in employment. The rights wing also seeks the passage and implementation of legislation to free women from the violence of rape, domestic violence, dowry deaths, and other violence.

The empowerment wing conversely, tends to focus on practical gender issues in the struggle for basic survival. Calman (1992) notes that these organizations typically mobilize poor women to seek expanded economic opportunity, political empowerment,

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17Katzstein (1987) suggests that a feminist agenda includes "economic concerns (the existence of job discrimination; the valuation of women's work); sexual issues (the definition of sexual pleasure; the problem of rape, harassment, battering, and homophobia); and family issues (the provision of child care; the division of labor in the household; maternity/parental leave; reproductive rights)" (p. 5).
economic and social rights, and access to the tools of economic well-being. Moreover emphasis is placed on creating organizational structures that facilitate participation in decision making and implementation, raise consciousness about women's subordinate position, create mutual interdependence and gender solidarity and promote self-confidence and assertiveness.

An important aspect of organizations that fall under the auspices of the empowerment wing is their large membership and ability to reach thousands of individual women through local organizations that tackle regional issues. While membership is less important in Western countries and tells little of the well-being of feminist movements in the United States (Katzenstein 1987), it is extremely significant in developing countries like India, where, among the low-income working women, literacy rates are low and access to mass-media is minimal. Even the most fleeting participation introduces low-income working women, who are often secluded, to new concepts and situations in which they meet people outside of their family, caste, and neighborhood. Moreover, membership in the empowerment wing is often joined by economic assistance, which may facilitate women's survival.

While many of the organizational types discussed earlier exhibit characteristics of both the rights wing and the empowerment wing in that they address both strategic and practical gender interests, the relationship between the two has not always been a comfortable one. Many of the women who work on rights issues and identify themselves as feminists come from middle-class
backgrounds and are unable to connect with lower-class women. But more importantly, many of the issues that are considered political or social rights do not affect the daily survival of lower-class women.

Beginning in the early 1980s, much of the energy in the women's movement was directed toward ending violence against women. Dowry deaths\textsuperscript{18}, Sati (the immolation of widows on their husband's funeral pyre), battering, rape, female neglect resulting in differential mortality rates, and more recently, abortion of female fetuses following amniocentesis. These issues propelled the movement forward and endowed it with much of its present strength (Katzenstein 1989). But this focus has done little to improve the lives of low-income working women. For instance, dowry, in the form protested by the women's movement, is primarily a middle-class practice and its legal status has little affect on the lives of lower-class women because it "ignores the more fundamental issues of the oppression of women within the context of hunger, poverty, food, and work" (Butalia 1985, 132). Addressing these more fundamental issues may remove much of the motivation behind dowries.

While the Indian women's movement is significantly divided on the question of strategic and practical gender interests, a bridge does exist between the two. Many organizations address both

\textsuperscript{18}Dowry deaths refer to the deaths of young married women perpetrated by husbands and in-laws who are not satisfied with the value of the woman's dowry. The largest proportion of these deaths are caused by excessive burns are reported as accidents or suicides. The number of young women who have been victims of dowry deaths continues to increase, especially among the growing middle-class (Desai and Krishnaraj 1990, 255-257).
strategic and practical gender interests. Given the importance of membership and participation by India's lower-class women, how can this bridge be strengthened? Is it possible for the women's movement to adopt the goals and imitate the strategies of empowerment organizations in order to mobilize poor women in greater numbers? What can be learned from empowerment organizations that both mobilize poor women around practical gender interests and work to remove institutional forms of discrimination? The remainder of this paper will seek to answer these questions, by examining one aspect of the mobilization process—participation. What encourages poor women to participate in the women's movement and can women's movement organizations create strategies which attract low-income working women?
CHAPTER 4

WHY DO WOMEN JOIN THE MOVEMENT?

Individual motivation to join social movements has long been debated by social movement theorists. Collective-behavior, mass society, and relative deprivation theories all assumed that individuals joined social movements due to sudden increases in individual "strains, discontent, frustration, and aggression" generated by sudden social breakdown (Cohen 1985, 672). Moreover, movement actors were thought to be irrational and their discontent only transitory (Cohen 1985; Jenkins 1983).

Based on the experiences of the social movements of the 1960s, resource mobilization theory dispelled the belief that movement actors were irrational and acting on transitory grievances. One of the first models was developed by Olson (1968). He assumed that rational self-interested individuals will join a social movement only after weighing all the costs and benefits; if the costs outweighed the benefits, individuals would not participate in social movement activities. The most important implication of Olson's analysis was the problem of free-riders.

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Why would individuals join a social movement at great personal, social, or financial cost to themselves, when they could reap the community benefits of its effort even if they did not join.

 Others have found that the free-rider issue is not a problem because people do not join social movements for purely selfish reasons. For example, Fireman and Gamson (1979) found that factors like solidarity, group interests, loyalty, responsibility or urgency are more likely to motivate individuals to participate in social movements. Rochford (1985) suggests that structural availability is important to an individual's decision to participate. Others argue that the level of centralization in social movement organizations affect the way in which people participate in social movements (Jenkins 1983; Staggenborg 1989).

 Snow et al. (1986) argue that it is not merely the presence or absence of grievances which leads to mobilization, but rather the way in which these grievances are interpreted and acted upon. This argument is key to an understanding of SEWA's ability to mobilize thousands of low-income working women. Poverty, limited access to credit and resources, harassment, low literacy rates, purdah, and male dominance exist for most, if not all, low-income working women. Yet, relatively few low-income working women mobilize organizations to address their grievances. What motivates low-income working women to forgo immediate income to participate in SEWA activities?

 Snow et al. (1986) suggest that the mobilization process depends primarily on how well a social movement organization
responds to an individual's concerns at a given time. The more congruence existing between an organization's activities, goals, and ideology and an individual's interests and values, the greater the likelihood is that the individual will participate. Snow et al. refer to this process as frame alignment. It has four levels: frame bridging, frame amplification, frame extension, and frame transformation.

Frame bridging occurs on an ideological level when a group of individuals interested in movement ideology and activities exist, but do not belong to a movement organization. This group of people can, however, be encouraged to participate through organizational outreach, intergroup networks, media, telephone, and direct mail in limited organizational activities such as demonstrations, letter writing and campaigns. Organizations most likely to utilize frame bridging are largely professional organizations with few working members, such as the All India Women's Conference.\textsuperscript{19} Large professional organizations rely on the ideological support gained through frame bridging to meet their goals.

The second level of frame alignment, frame amplification is primarily utilized by organizations that seek to ensure the status quo, conservatives, and those groups against dominant power structures. Frame amplification entails idealization and

\textsuperscript{19}The All India Women's Conference emerged from the first wave of the women's movement in India in 1927. The Conference worked to improve the status of women through legal reforms. For example, the Conference was successful, in passing the Child Marriage Restraint Act, which prohibited marriages below the age of 14 for girls and the Hindu Women's Right to Family Property. They also were instrumental in passage of several laws which affected women's work status (Desai and Krishnaraj 1990).
elevation of one or more values, such as justice or democracy as well as the naming of beliefs that are assumed to impede action in the pursuit of desired values. Frame amplification tends to be primarily ideological in nature so that social movement organizations that utilize this strategy seek to influence the way in which issues are thought about in relation to beliefs about the seriousness of a given problem, who is to blame, targets of influence, and so on.

While frame amplification tends to be directed toward narrow interests, with few attempts at broadening support, frame extension is a strategy to attract wider participation. Frame extension is a process of expanding organizational goals to attract a wider audience. This is an important concept because it reflects the notion that grievances arise in response to changing political, economic, and social circumstances; social movement organizations must be able to accommodate these changes. SEWA is characteristic of a frame extension organization. By expanding its organizational goals, SEWA successfully responded to the changing circumstances of low-income working women and as a result the organizational membership continues to grow.

Finally, frame transformation is a complete redirecting of energy and resources toward a new goal, although it may be closely related to original goals and beliefs. For example, Mothers Against Drunk Driving began the movement on the premise that drunk driving is an inexcusable tragedy. They came to define not only drunk driving in negative terms, but also drunk drivers.
Molyneux (1985) agrees that grievances are not ubiquitous nor can we determine a single grievance that motivates women to protest. Molyneux suggests that this situation is true because women's subordination comes from a multiplicity of sources and thus there is not one single theoretically adequate and universally applicable explanation of women's subordination. Most feminist scholars agree that the category of women can not be subsumed under one banner (see for example, Alcoff 1988; King 1988; Mouffe 1992; Nicholson 1994). Mouffe (1992) for instance, suggests that

the "identity" of such a multiple and contradictory subject [as women] is therefore always contingent and precarious, temporarily fixed at the intersection of those subject positions and dependent on specific forms of identification. It is therefore impossible to speak of the social agent as if we were dealing with a unified, homogeneous entity (p. 372).

While Epstein (1991) points out that Mouffe's model is a "celebration of fragmentation" (p. 19), used here it is simply an acceptance that "women's issues" change in relation to individuals, locations, and time. Because women's issues and women's identity are reactions to ever-changing circumstances any effort to impose a given set of criteria is self-defeating.

Alcoff (1988) raises a similar argument. Alcoff suggests that when the concept woman is defined by the external context within which a person is situated this
external situation determines the person's relative position, just as the position of a pawn on a chessboard is considered safe or dangerous, powerful or weak, according to its relation to the other chess pieces. [By comparison] the essentialist definition of woman makes her identity independent of her external situation: since her nurturing and peaceful traits are innate they are ontologically autonomous of her position with respect to others or to the external historical and social conditions generally (p. 434).

The absence of one given identity does not preclude political organizing around the concept of women. Nicholson (1994) suggests that we begin to think of feminist politics as internal coalition politics.

This means that we think about feminist politics as the coming together of those who want to work around the needs of women where such a concept is not understood as necessarily singular in meaning or commonly agreed upon. The coalition politics...would be formulated...as consisting of lists of demands that take care of the diverse needs of the groups constituting the coalition, as consisting of demands articulated at a certain abstract level to include diversity, or as consisting of specific demands that diverse groups temporarily unite around (p. 102).

Coalition politics make it possible for a movement to simultaneously address practical and strategic gender interests. Moreover, coalition politics create an open forum in which practical gender interests may be transformed into strategic gender interests. When full account is taken of practical interests, low-income working women will be more open to information about strategic gender interests which may be diffused through coalitions between women's movement organizations (Molyneux 1985). For instance, once low-income working women are mobilized and address the immediate need which brought them together, they may become interested in challenging the division
of labor which relegated them to a low paying job in the first place. This experience is true for SEWA which began to train women to enter nontraditional occupations after a few years of mobilizing self-employed women. Similarly, Safa and Flora (1992) find that women who participate in collective actions related to their changing productive and reproductive roles in Latin America subsequently formulate strategic gender interests aimed at redressing women's subordination to men.

However, SEWA would not have been able to begin training women in nontraditional occupations without first addressing the immediate practical gender interests that low-income working women identified. Unlike strategic gender interests, these are formulated by the women who are immediately affected by their implications and are usually a response to an immediate perceived need. Because practical gender interests are formulated by individuals or groups of women, they reflect the socio-economic and political experiences of that group and thus can not be determined a priori. This is an important distinction; one that reflects women's multiple identities and experiences.

It is practical gender interests which are most often at the root of women's collective action or their withdrawal of political support. When the livelihood of their families is threatened, it is usually low-income women, mobilized by economic necessity, who form the group of bread rioters, demonstrators, and petitioners. Numerous studies find that the practical interests of low-income women and the safety of their families lead them to mobilize. In
Latin America, for instance, there has been a long history of women mobilizing on the local level to meet their practical needs in the face of state repression in authoritarian military regimes. Some of the issues they organized around include protective labor legislation, minimum wages, social security, day-care, and maternity leave (Safa and Flora 1992).

Women in Latin America also utilized collective action in opposition to repressive regimes. In her study of the Las Madres de Plaza de Mayo, Navarro (1989) found the mothers of children who had been kidnapped by the repressive and brutal military dictatorship of Argentina were motivated to mobilize, not because they were ideologically opposed to the military dictatorship, but rather by their very personal role as mothers of missing children.

A similar pattern exists in the collective actions of women in India. Everett (1989) suggests that when the survival of their families is at stake, low-income women who have not been active participants in conventional modes of political participation will utilize collective action to make claims on the state. Many movement organizers have also discovered that low-income women are more likely to be responsive to organizations that tackle practical gender interests, in comparison to general political issues or strategic gender issues. In the words of one women's movement organizer in Madras, India:

"Jaya and I went on a fact-finding trip around Madras between October 1977 and February 1978. We found out we were doing wrong by calling women to political rallies...We offered nothing in return. By meeting the women in small groups we found out that each and every
woman is engaged in some occupation and indebted to the money lenders. We decided to organize women around economic concerns" (as quoted in Chen 1989: 52).

The organizers found that when goals and objectives emanate from the women themselves, mobilization efforts were more successful. SEWA's experience is similar. SEWA organizers belong to the communities of women that they seek to mobilize and thus goals and objectives reflect the experiences of those women.

The practical gender interests that affect low-income working women in Ahmedabad, India will be explored in both chapters five and six. Chapter five will analyze the underlying social and political causes of grievances, how grievances affect the livelihood of low-income working women, government programs to alleviate grievances where they exist, where state agencies fail to intervene and why, and how grievances are transformed in response to changes in the prevailing political, social and economic climates. Chapter six will analyze the strategies that SEWA utilizes to address practical gender interests. More importantly chapter six will explore the connection between SEWA's goal of addressing practical interests and their success in mobilizing participants.

Chapter six will also analyze the ways in which SEWA utilizes the existing social networks among lower-class women. Social networks are the primary way in which SEWA attracts new participants and builds trust among active participants. SEWA's experience confirms what many have already found to be true—that social networks facilitate participation (Oberschall 1973;
McCarthy and Zald 1977; Rochford 1985; Klandermans and Oegema 1987; McAdam 1986; Snow, Zurcher, and Edland-Olson 1980). SEWA's experience also confirms that social networks are particularly important to mobilization of women (Cable 1992) because social networks reflect socialization processes that stress self-disclosure and supportiveness among women (Rochford 1985; Booth 1972; Wright 1982).

Social networks work by mobilizing potential participants through existing links or interpersonal ties which may encourage individuals to join an unfamiliar movement organization because a level of trust already exists between individuals who share a social network (Snow et al. 1980). Several studies attest to the importance of social networks in mobilizing participants. For example, Jenkins (1983) in a study of farm workers unionization found that social movement recruitment often relies heavily on natural loyalties to work and neighborhood in which fraternal and ethnic affiliations are reinforced and transferred to the movement organization. Gerlach and Hine (1970) also found that the most reliable form of recruitment occurs among social networks. Of these the most important network type is that which exists among friends and family. People are more inclined to join religious movements if they were approached by those they trusted in other groups.
CHAPTER 5

PRACTICAL GENDER INTERESTS

This chapter begins to analyze the grievances that low-income working women bring to SEWA. It points first to the economic grievances of self-employed women in terms of adequate wages, access to credit, access to raw materials and tools, the labor market, child-care, insurance, maternity leave, and other social security benefits. It then points to the reasons why these grievances are specific to low-income self-employed women and points to reasons why these grievances have not been adequately addressed by the state or traditional unions.

The concept, self-employed, has a much different meaning in the Indian context as compared to the United States. Self employed was defined by the Indian Commission on Self-Employed Women as:

"Women doing manual work like agriculture, construction, and other labor; home based producers, including artisans and piece rate workers; women engaged in processing work in traditional and non-traditional areas; providers of services like washerwomen, scavengers and domestic help; petty vendors and hawkers"
who do not hire labor except for the assistance of family members; and all other poor laboring women in the informal sector not covered in the preceding sections" (as quoted in Jalees 1989, 266).

The self-employed do not have regular employers, fixed wages or working places and are not covered by minimum wage laws or protective labor legislation. The lack of a regulated or even a formal employer-employee relationship opens the door to exploitation which takes various forms, from long hours to poor working conditions. Further the self-employed have limited access to insurance benefits, maternity benefits, workman's compensation, and other benefits that are traditionally delivered through employers. Exacerbating their poor working conditions and low wages, low-income self-employed women are often isolated from society and lack information on job opportunities, training programs, legal rights, and services provided by governmental agencies and other public institutions and they have little participation in traditional unions (Sebstad 1982, 20-37).

However, for many Indian women self-employment is their only means of survival available. The sheer pressure of poverty among lower caste groups makes work not a choice, but a necessity. Ninety percent of working women labor in the unorganized sector, and 97 percent labor in unskilled jobs (Sebstad 1982, 26). The formal labor sector offers few work opportunities for women with low skill levels; and the number of unskilled or semi-skilled jobs is decreasing due to accelerated use of capital intensive technologies, especially in the textiles, food products and tobacco, industries where women have traditionally been employed.
(Krishnaraj 1980). This is one reason, according to Sebstad (1982) why technological innovations have affected women's employment more so than men's.

The overall number of female labor participants in India is difficult to determine because much of women's work is done in the household and non-market economies. A general picture of the female workforce is available however. For example it is estimated that at least 45 percent, but perhaps as many as 90 percent (Jumani 1981; Sebstad 1982; Krishnaraj 1990) of all female laborers are employed in the non-market or informal sector as domestic service workers, unskilled laborers, scavengers, construction workers, sanitary service workers, and bidi (indigenous cigarettes) rollers. Further estimates suggest that self-employed workers make up 55 percent of the work-force in Ahmedabad and 50 percent of the work-force in both Bombay and Calcutta. According to SEWA estimates, women make up 60 percent of this work-force (Rose 1992, 23).

The figures indicate that women's labor accounts for a significant proportion of the entire Indian economy, yet their labor is by and large undercounted if not outright ignored. For instance, Ela Bhatt (1989) notes that the 1981 Provisional Census listed only 8.8 million home-based workers. However, Bhatt argues, according to Government labor statistics the number of workers who roll bidis at home is 2.25 million.

Does this mean that one minor product like beedis alone constitutes one-fourth of the household industry workforce? Then what about carpenters, potters, blacksmiths? What about the various categories listed
by the Khadi and Village Industries Commission? What about localized trades such as the 1 lakh lacemakers in one district in Andhra? Clearly 8.8 million is a gross underestimation (Bhatt 1989, 29).

Underestimating women in the workforce has numerous consequences, including: women are under represented in public policies concerning employment and particularly the self-employed sector; their complaints for fair wages do not have a forum for articulation; and training and other employment schemes are directed primarily at men who are viewed as primary laborers.

The number of women who are considered self-employed is likely to grow. Unemployment in the formal sector of the Indian economy is rapidly increasing which drives wages down and also channels more women into the informal sector. In large part this has been a result of rapid adoption of capital intensive technologies; particularly in the textiles, food products, and tobacco industries. Because women's labor is considered supplementary, women employees are laid off first; evidenced by the decreasing proportion of women workers as a percentage of the total labor force (Sebstad 1982). As a result more women will be entering the informal sector.

The activities with the largest proportion of informal workers include: agriculture with 77 percent; services, especially personal with 49 percent; trade with 67 percent; construction with 50 percent; and transportation with 76 percent (Sebstad 1982, 44). Within the category of informal workers there are distinct levels based on earnings and consistency of available work. Among these are casual workers, who are the most disadvantaged in terms of
employment, earnings and living conditions. Their employment is tenuous at best and often nonexistent. Casual workers labor in the agricultural sector or other economic sectors that fluctuate due to the season or other cycle. Independent workers are the next level of informal workers. They generally are individuals who do piece work for a larger company although no formal relationship exists between the employer and employee. Their employment is primarily characterized by the relationship with suppliers and middle-men who earn the largest profit. The third group of informal workers has been called the small establishment sector (Sebstad 1982, 32). Here individuals generally run a small business such as a fruit and vegetable cart, idli cart, or the like. Their employment is the most consistent and rewarding, but the small scale limits their ability to purchase goods at reasonable rates from suppliers.

A brief look at the socio-economic characteristics of self-employed women who are members of SEWA shows that they are roughly the same as workers in the overall informal sector. Most of the self-employed women are between 20 and 40, seventy five percent are married, they have an average of 6.7 family members, the average literacy rate is 18 percent, sixty six percent live in a slum, most lack sanitary and water facilities, on average they earn only Rs. 159 per month, and a significant percentage are indebted to money lenders (Sebstad 1982, 34). Most of the women are in what Chen (1988) calls the poorest household which would be expected to pursue short-term survival objectives.
Typical of such households would be, most likely, a significant multiplicity and diversity of activities, including wage labor. Encompassed within the survival objective would be the desire not only to meet daily subsistence needs but also to save for contingencies and to avoid risk or forced sale of assets (p. 3).

Existing information reveals a substantial number of women are the primary breadwinners for their families. More importantly, more than 20 percent of women who are primary bread winners are self-employed compared to less than seven percent of women in general (Sebstad 1982; Naponen 1987; Rose 1992). When self-employed women are not household heads, their income frequently keeps their family from starving. Jain (1980) found that in five out of ten occupational groups of self-employed women, women's contribution to the family income averages over 50 percent. This money is necessary for daily survival; evidenced by the low rates of reinvestment by self-employed women in their businesses (Naponen 1987). For example, if women earn Rs. 8 per day they spend it all on food and clothing while their husbands contribute a much smaller percentage (Rose 1992).

Women's willingness to contribute all of their earnings to their family's survival, especially their children's, is in large part due to their concern about the future. Low-income working women want their children's lives to be better than their own and Rose (1992) found they make repeated sacrifices to make this so. Rose found that women will work up 12 to 20 hours per day to try and effect this change. Even more telling Rose found that women reveal an exceptional ecological consciousness. For example women, like those involved in the Chipko movement, insist on
protecting and planting trees for future fuel, while their husbands advocate for cash income from the wood crops. Women's eye on the future shapes the way in which they view their work but still women's work continues to be viewed as marginal; a belief that women also hold, even when their income is critical to daily household survival (Husain 1987).

The Self Employed Women's Association organizes self-employed women in three broad groups: small-scale sellers, home-based producers, and laborers. Small-scale sellers include: vendors, petty traders, and hawkers who sell goods such as vegetables, fruits, fish, and eggs, as well as household goods, used garments and other products. Home-based producers are artisans and piece-rate workers who make such products as bidis, incense sticks, papads (a type of bread), garments, handicrafts, small furniture, brooms, and block printed fabrics. Laborers primarily sell services such as cleaning, cooking, and laundering, or provide manual labor for construction, agriculture, and transportation (Sebstad 1982, 37-38). Although each group has its own specific grievances and economic needs, they share a great deal in regard to low wages, harassment, indebtedness, long hours and so on, and will therefore be treated together except where differences are significant.
Low Wages, Long Hours

More than anything else it is low wages which affect the lives of self-employed women. Wages are the result of both social and institutional inequality and discrimination. Wages are affected by the marginalization of women laborers, the lack of a clear employer-employee relationship, erratic availability of work, piece-rate work, dishonest employers and suppliers, as well as by police harassment, lack of tools, capital, and indebtedness.

Numerous studies document the low wage rates of occupations dominated by women. Most find that women rarely earn more than Rs. 10 per day (Jalees 1989). One of these found that 45 percent of Zari workers (an intricate and time-consuming embroidery) earn Rs. 1-2 per day; 44 percent earn Rs. 2-5 per day; and 10 percent earn Rs. 5-7 per day. The same study found that women in rural areas doing the same work earn substantially less; 52 percent earn Rs. 1-2, 48 percent earn Rs. 2-5 and no women earn more than Rs. five. In the informal sector as a whole 42 percent of women laborers earn less than Rs. 100 per month, with only two percent earning more than Rs. 500 per month (Sebstad 1982, 32). Another study found that household income of self-employed women was only Rs. 87 per month, bringing the income of women, often combined with their husbands, to just below the poverty line\(^\text{20}\) (Naponen 1987, 235).

\(^{20}\)The urban poverty line in outdated 1977-78 prices was Rs. 88 per month (Naponen 1987).
The wages lower class women who work in the informal sector receive are also affected by the sheer necessity of their employment. Because employers know that the women they employ are desperate for an income, no matter how small, they are able to pay as little as possible. For example, Rao and Husain (1987, 60-61) found that contractors in the Delhi garment industry adjusted their rates so that women who worked on a piece rate scale in their homes received only Rs. 3-4 per day because they knew what the women would willingly accept as payment and which women were more than willing to take it up at lower rates. Thus a paradoxical situation developed in which the women who needed the money the most, worked for the least. Without generally accepted and agreed upon rates, women are at the mercy of contractors and suppliers whose greater economic power enables them to take advantage of the women's economic vulnerability.

The informal sector is also characterized by its lack of a minimum hourly wage and its per day or piece rate wage scale. Women often labor as long as 9-14 hours per day in order to earn "per day wages." Chen (1988) also found that each day most women are engaged for longer hours in a wider range of activities than men; working, on the average, 3.5 more hours per day than men or, conversely, spending 3.5 less hours per day in the social maintenance/leisure sphere (p. 7). In a similar vein, Jalees (1989) states that when men and women do the same work men receive between Rs. 21 and 37 more than women.
"Employers" who may be suppliers, wholesalers, landowners, or middlemen are able to pay exploitative piece-rate or per day wages to self-employed women because these employers hold a monopoly on supplies and markets. They operate in closed communities where many women practice purdah and are not able to solicit employment outside of their community. They cheat and swindle self-employed women by giving them faulty materials and old produce and by rejecting, but keeping nonetheless, finished products. They charge retail prices for wholesale goods. Moreover the sheer number of available workers who, in many instances, are willing to underbid their neighbor in order to receive work drives wages down. The number of self-employed women is increasing due to changes in technology and the overall economy and along with these changes the wages paid to the self-employed may be decreasing.

Another reason that self-employed women earn such minimal wages is that 78 percent do not own their own tools and lack capital with which to purchase tools. Their lack of ownership either leads them to rent tools at exorbitant rates or produce less. If women produce less in a piece-rate wage scale, they earn less. Studies indicate that women who are self-employed and work in the informal sector who also own their own tools earn significantly more than women who do not own their own tools (Rose 1992, 118-155).
Irregular and Seasonal Work

Rural landless women and urban laborers are especially prone to intermittent work schedules. Rural landless women experience as many as 200 days of unemployment each year, almost twice what men do because many men migrate to nearby cities in search of work\(^2\) (Rose 1992, 206-208). In villages where as many as 80 percent (Chen 1988, 12) of inhabitants can be landless, this poses a serious concern. Chen (1988) suggests that families cope with seasonal unemployment by changing their consumption patterns—by eating less and making social adjustments. In years of drought the government steps in and creates jobs like digging trenches and other municipal projects for the unemployed. But these opportunities are rare and in the mean time women struggle hopelessly for a bare minimum of survival. Moreover, none of these are long term solutions and only address problems temporarily.

For urban laborers the cycle of work disturbances is less consistent and the outcomes more unpredictable. One outcome of intermittent work is wage fluctuation and inconsistency among laborers. Most of the time different women are paid different wages for the same job. It is possible for employers to pay inconsistent wages to cart pullers and head loaders, for example, because they are paid per trip, rather than according to the weight of loads or the distance loads must be transported. Because these jobs do not require any skills or tools there is

\(^2\) Chen (1988) however found that most migrants move and work as family units.
tremendous overcrowding and women must wait in the markets to pick up jobs as they become available. These types of jobs are also extremely vulnerable to downswings or disruptions in the economy. During periods of political unrest, such as the Muslim-Hindu conflict in Ahmedabad during the early 1980s, women are unable to work or must work long hours to earn a bare minimum (Sebstad 1982, 75-76).

Female behavioral norms regarding mobility and interaction with men also drive earnings down for self-employed. Naponen (1987) argues that women are handicapped in the current centralized wholesale market set-up controlled by men because women's ability to bargain aggressively for the lowest prices and maintain social decorum is limited. In the public markets women do not have access to public water and toilet facilities. Moreover, women are subject to sexual harassment. Purdah is also an issue that faces many self-employed women, especially in Muslim communities. The isolation that results from their observance, gives self-employed women little room to bargain with tenuous employers.

Lack of Access to Formal Lending Institutions

Low-income working women have limited access to formal lending institutions due largely to institutional banking rules and regulations. Collateral against a loan is one of the primary institutional barriers that low-income working women face. Land
that could be used as collateral is generally registered in a male family member's name; consequently, banks will not make loans in women's names. Banks, by and large, are also unwilling to make loans in the very small sums requested by low-income working women. This problem is exacerbated by low-income working women's limited knowledge of banking procedures.

In the early 1970s government programs were designed to help the poor receive credit. These programs made it easier for banks to distribute funds through non-governmental organizations and lend money to the poor at reasonable rates. But most would agree that these programs have reached very few of India's poor and even fewer poor women (Naponen 1987). Among those who do receive the loans sanctioned to the poor, there is a high rate of default. One SEWA organizer suggests that the high rate of default results because "no one is concerned how the money is used [and] then no one makes sincere effort to recover the loans" (as quoted in Rose 1992, 196). Many of the loans sanctioned for the poor are used as campaign promises with little thought to how the loans will be distributed and on what basis individuals will be judged to receive loans. Moreover, bank workers, responsible for carrying out the promises of politicians, have little experience working with the poor and they do not want to go to the slums in order to recover the loans.

As a result as many as 60 percent (Rose 1992, 175) of self-employed women have been forced to borrow money from informal
credit sources. In one village, for example, Chen (1988, 17) found that the only reported cases of institutional loans to women were those brokered by SEWA and by the Harijan leaders. In both cases the women beneficiaries were members of the two all-women cooperatives which SEWA had organized in the village. For others their level of indebtedness ranges from a few rupees to thousands of rupees, but one study found that the average debt ranged between Rs. 1000 and Rs. 2000, ten times what most women earn in a month. The rate of interest on these loans often exceeds what self-employed women earn per day; anywhere from five to 144 percent per month (Sebstad 1982, 77).

In loan negotiations, women tend to pawn household items such as utensils as well as their jewelry (Chen 1988). Because interest rates make it difficult for women to repay loans they lose their jewelry which is often their only possession of any real value. While pawning jewelry is a usual practice because households want to hold onto productive assets such as land and cattle, the practice hold special significance for women. The sale or pawning of such items has a "special significance when we note that usually these are the only assets possessed by women." Once these items are pawned, if they are not readily redeemed, women "would be left with nothing to fall back on if abandoned or

22Chen (1988) identifies seven types of loans from informal credit sources: mortgage loans; credit sales; pawning; short-term interest free loans; high-interest loans without collateral; crop and credit advances; and several forms of reciprocal credit (small loans or exchanges in cash or kind) (p. 16).
23Chen (1988) found that women also receive small, interest-free loans from kin and neighbors, which are primarily woman to woman. Also she found that women frequently negotiate loans or gifts from their own parents or kin in their natal village and often mothers and daughters make "secret" loans or gifts to each other.
in case of drought..." (Agarwal 1988, 29 as quoted in Chen 1988, 17).

Women also negotiate loans with shop keepers for goods and business supplies and with middle-men for raw materials. But these too are often negotiated with high and unfair interest rates. For women who work for suppliers or middlemen for piece rate wages, being indebted to that person puts women at a disadvantage in wage negotiations. But, it is the actual financial cost to self-employed women which is the most detrimental. Goods purchased on credit from wholesalers are between ten and 100 percent more expensive than when purchased from the source and goods purchased from retailers are between 100 and 200 percent more expensive than even the prices charged by wholesalers. When these goods are purchased on credit, shopkeepers and wholesalers charge interest rates that can be as high as ten percent per day (Sebstad 1982, 77).

In addition to the loss of income that goes to middlemen and shopkeepers, women are also cheated by middlemen. Middlemen cheat piece-workers by providing them with too few materials, so that the women must purchase more supplies out of their own pocket. They supply women with faulty materials and then refuse to pay them for the finished product because the materials were not acceptable. Women who have attempted to get higher wages from suppliers have found themselves shut out completely from supplies and have been forced to capitulate to lower wages. For example, Rose (1992) writes that when Muslim chindi (quilt) stitchers went
on strike to demand higher wages per finished quilt, the supplier did not pay higher wages. Instead he harassed the strikers and victimized the most vulnerable by not giving them any supplies at all and supplied the women who did not strike with faulty material and then rejected the quilts they made. The women did not have the know how or experience in other aspects of the trade—such as the acquisition of chindi from the mills, grading and sorting materials, selling the quilts, and maintaining accounts—to operate independently. Moreover, because they came from a Muslim community which observed purdah, it was unlikely that they would gain these skills independently.

Harassment by Police and Other Authorities

Petty hawkers are extremely susceptible to harassment by police or municipal authorities. Women petty hawkers frequently report that they have been beaten and/or had their goods confiscated by police for not having licences or not paying fines or bribes (Sebstad 1982, 48). Yet, municipalities are reluctant to distribute vending licenses to the self-employed and especially to women vendors because of lack of space in crowded urban spaces and negative public perception of petty hawkers in general. For example, Sebstad (1982, 66) reports that an article in a popular magazine falsely claimed that used garment dealers in Ahmedabad were common thieves and were selling stolen clothes. Such
negative connotations can only increase the problems of self-employed women.

Sebstad (1982) suggests that the root of this problem is the absence of official recognition of the rights of street sellers and their lack of political and economic power. For example, Sebstad relates an instance when vegetable vendors, many of whom had sold from the same spot for years, even generations, were harassed because of increasing urban congestion and rising urban land prices which have made their space increasingly precious. Larger merchants, traffic planners, and other public authorities attempted to force these sellers off the streets because they had no license, and at the same time refused to issue any licences. The police, whose job it was to enforce the policy, extorted bribes from the women, which they paid in order to avoid further harassment and abuse (p. 66).

Child-care, Health care, and Social Security

An equally important issue to the self-employed, as well as to other working women, is child-care. One survey found that 70 percent of self-employed women brought their children to the work site with them (Rose 1992, 238-239). Among the self-employed, working conditions can be very hazardous, especially for young children who accompany their mothers to construction sites, markets, and to gather waste. They are commonly seen riding in
carts pulled by their mothers or in cradles nestled among sacks of wheat or rice amidst the dust and flies.

Health issues commonly plague self-employed women whose work is both strenuous and environmentally dangerous. Women are exposed not only to harmful chemical substances but continuous dust and other particulates as well (Rose 1992). Naponen (1987) also found that self-employed women who work particularly with materials complain of eye, hip and lung ailments from sitting long hours, focussing on detailed work or breathing in material dust.

Widows, both young and old face a multiplicity of problems. In one Ahmedabad district village, Chen (1988) found that female-headed households are at a disadvantage in the tenancy market; particularly those household headed by young widow without grown sons. In the village that Chen studied, young widows can and do claim their husband's share of land, but the widow has no legal claim to such productive assets as pump sets, bullock carts, and bullocks, which are held jointly by the husband's family. Her use-rights to these assets are at the discretion of her in-laws.24

Several forms of traditional social security exist within Indian families, including practices such as elderly parents living with and supported by the youngest son. If widows choose not to remarry, the husband's kin are expected to help support them until such time as the widow's own sons can support her.

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24Chen's (1988) findings (as she herself mentions) contrast with much of the literature on rural women and issues of land ownership and usage. Whereas much of the literature in this area finds that female heads of household are disadvantaged because land is not in their names, Chen finds that they are disadvantaged because they cannot gain access to or control over the indivisible means of production, such as bullocks.
However, Chen (1988) argues that these family or kinship support systems are on the decline and found that:

many widows complain of no longer receiving the support of their husband's kin. And some elderly widows complain of no longer receiving the support of their own sons. In one case, an elderly widow lives with her daughter-in-law, widow of her younger son, and two grandchildren. They live in one room adjacent to the elder son and his family. The elder son has denied his mother her share of the family property and has appropriated his sister-in-law's share. In return, the two women are given a meagre share of grain at harvest and no other support throughout the year. The younger widow pieces together their meagre joint livelihood from a variety of sources: the mother-in-law is too old to do much more than gather fieldwork (Chen 188, 22-23).

Finally, self-employed women are invisible as a group, both politically and economically. As individuals, they have no political clout with which to ensure that they receive minimum wages or other benefits. Economically, the very fact that so many self-employed women are available to work, limits their individual ability to enforce minimum wages. Moreover, low-income working women do not have the leverage or the awareness to ask for better wages, cleaner conditions, unspoiled products, and childcare resources. Many are not literate enough to avoid being trapped into corrupt practices or increase their value as workers or bargaining power. Nor do they have the knowledge or the resources to save in order to build their own capital or to make use of credit facilities.

25In her study of women and household livelihood systems, in a village within the Ahmedabad district, Chen (1988) found that families and particularly women adopt a variety of survival skills and that the loss of traditional forms of social security is making their survival even more precarious.
CHAPTER 6

THE SELF EMPLOYED WOMEN'S ASSOCIATION

The Self Employed Women's Association (SEWA) is comprised of a bank, various cooperative ventures, a union of self-employed women, service organizations, and a wing that deals solely with policy issues and politics. SEWA's success is multi-faceted, starting with its uncanny ability to meet the needs of urban and rural low-income working women through their most urgent need—economic stability. This is an area that few women's movement organizations in India have tackled although its importance to the overall movement is undeniable.

Many reasons explain why the women's movement has not been successful in this area. Low-income working women who are also self-employed have little time to participate in organizations that do not directly impact their lives. They are largely an

26SEWA is not alone however. Both Annapurna Mahila Mandal in Bombay and the Working Women's Forum in Madras organize self-employed poor women around economic and work related issues.

27As discussed in chapter four, Snow et al. (1986) call this frame extension.
illiterate group of women with limited exposure to mass media. They are secluded by purdah and other customs of seclusion. Male dominance limits their freedom of association as well as their ability to make independent decisions. These are all areas that SEWA seeks to address. By making the organization more open to the needs of low-income working women and organizing in such a way as to make it available to them, SEWA has managed to attract thousands of women from Ahmedabad, Gujarat and surrounding areas.

This chapter analyzes SEWA in terms of strategies that the organization developed to address interests of low-income working women. I hope to illustrate how SEWA is unique in its basic strategy. Part of this strategy includes creating solutions to the immediate needs of low-income self-employed women. To this end SEWA is a bank, a union, and a collection of cooperatives. Another part of this strategy includes continual growth and expansion in response to the changing needs that women bring to SEWA. To this end SEWA is a training grounds for nontraditional occupations and an insurance "company." SEWA's strategy also includes recruitment through existing social networks. To this end SEWA responds to the interests as its participants articulate them and cements the building blocks to greater trust among members. One more part of SEWA's strategy includes empowering low-income working women. To this end SEWA gives low-income working women the tools with which they may assert control over their economic, social, and political lives. Finally, SEWA's

28Piven and Cloward (1977) point out that changes in socio-economic conditions, such as during the Great Depression in the United States, underlie the emergence of social movements.
strategy includes its role as a forum through which strategic gender interests can be articulated. To this end SEWA lobbies both the national and local government for protective legislation and increases the political participation of low-income working women.

SEWA Emerges

SEWA emerged at the forefront of the contemporary women's movement in India during the early 1970s and sought to create an organization that would directly reflect the needs of low-income working women where they were most vulnerable—on the job and in economic transactions. SEWA emerged in Ahmedabad, home to most of the textile manufacturing in India. Ahmedabad is also an active urban center that draws rural people from all over the state of Gujarat and from the neighboring states of Maharashtra, Andhra Pradesh, Uttar Pradesh, and Rajasthan. The city's human composition reflects the diversity of peoples who migrated to it; with Hindus, Muslims, Harijans, tribals and Christians all sharing in the spoils of a large manufacturing center. The success of the textile mills in Ahmedabad led to massive in migration, but the subsequent mechanization and technological innovation in this industry contribute to growing unemployment. These innovations have significantly affected women's employment.

Since the mid-thirties there has been a significant decline in the number of women workers, as compared to men, in the textile mills. Although men were also displaced, most were trained in the
use of the new technology and reabsorbed, while women were generally excluded from this upgrading (Rose 1992). According to SEWA's statistics, in 1925 women accounted for 20 percent of the textile workers in the mills; a number that dropped to a minute 2.5 percent by 1975 (Rose 1992, 37). Many of these women adopted whatever means of livelihood available to them—piece rate work, garbage picking or any number of other labor intensive, low-skill jobs.²⁹

SEWA's primary founder, Ela Bhatt, was a union organizer and head of the Women's Wing with the Textile Labor Association (TLA) an union Mahatma Gandhi founded in 1917. In this position Bhatt primarily trained the wives and daughters of mill-workers in stitching, typing, embroidery, and other conventional skills (Rose 1992). In 1971 a group of head loaders, cart pullers, used-garments dealers, vegetable vendors, carpenters, and smiths approached Bhatt to inquire whether they could receive the same benefits TLA union members received. During the meeting the women decided that rather than lobby TLA for benefits, they should create their own organization to provide them with similar benefits.³⁰

²⁹That the original members of SEWA would determine that an organization of their own would provide them with the best opportunity for benefits is consistent with the experience of other social movement organizations that emerged during the early 1970s in India. Given the political atmosphere in which programs for the poor were promised, but not implemented, it is likely that these women determined that their best bet was to seize these benefits themselves.

³⁰This was SEWA's first success combining the practical gender interests of lower-class women and with their strategic gender interests. SEWA's insistence that the state recognize SEWA as a union grew out of their conclusion that union identification would help to challenge and overcome women's subordination, even if it would not immediately impact their economic existence.
Consequently, SEWA became an union of self-employed women with the following goals: economic regeneration and social uplift; improving women's visibility as workers; improving women's economic position by giving them access to resources and control over their own income; creating fair credit for women; and attaining access to tools, markets and raw materials at fair prices. Additionally, they recognized that the social problems associated with both poverty and their roles as women called for action on non-economic fronts as well. Consequently, their goals included building women's self confidence and their ability to take control of both their public, working environment and their private, home environment (Jain 1980).

The concept of an union of the self-employed was not widely accepted within the Labor movement; nor did the state recognize SEWA's union status because its members lacked a specific employer-employee relationship. Following SEWA's application for state approval of its union status, a public debate ensued over the question self-employed workers role in the labor movement and if the state should formally recognize a union of self-employed workers. It was SEWA's contention, however, that "unions did not have to be formed against an employer, but were equally valid as unions for the worker" (Rose 1992: 45). After four months of
negotiations, the state of Gujarat acquiesced and registered SEWA as a trade union.\textsuperscript{31}

SEWA is divided into three basic sectors: cooperatives, the union, and the bank. There are several types of cooperatives, including, artisans, vendors, services, and land and animal cooperatives. The union carries out such activities as group rallies, negotiations, lobbying, protests, social security, obtaining identity cards and representing women in court cases. It also carries out more traditional union activities for over ten different occupational groups. The bank offers savings, credit, life insurance, mortgage recovery and asset titles.

While the primary emphasis of each part of the organization is economic empowerment, SEWA organizers realize that various social issues also affect women's ability to earn a decent living and these issues are dealt with in turn as part of the sectors listed above. The services deal primarily with community health, maternity protection, training, communications, and legal aid. Finally, SEWA attempts to affect public policy. This activity too is carried out on a number of different fronts, with the bank dealing with banking legislation, the union dealing with wage policy and so on. A commission on self-employed women was also created at the insistence of Ela Bhatt and SEWA organizers which

\textsuperscript{31}This strategy reflects the idea that gender identity is a response to changing circumstances in economic conditions, cultural institutions, and political institutions and ideologies. Rather than approach self-employed women and point out problems that may be true for another group of women, SEWA encourages women to approach the organization with their grievances. These grievances may be specific to the given group or they may be shared with other lower-class, self-employed women.
consults with the national government on issues that affect self-employed women.

Following will be an outline of the structure and basic activities of SEWA in relation to the grievances discussed in the previous chapter. Special note will be made of the congruence between SEWA's activities and the theories presented earlier. In particular, I will discuss the congruence between SEWA's goals, ideology, and activities and the practical gender needs of urban and rural low-income working women in the Ahmedabad district.

The Union

The structure of the SEWA Union supports Jenkins (1983) contention that poor people's movements have made effective use of formalized organization. Without the organizational support SEWA offers, few self-employed women would press employers for fair wages, demonstrate in the streets, or demand justice from the police. SEWA uses its organization to link members to resources, create a sense of trust among members, empower members, and address grievances.

The SEWA Union addresses self-employed women's job related interests. As discussed earlier, these include low per day wages, limited access to raw materials, exploitation by suppliers and middle-men, institutional harassment, inadequate child-care facilities, and lack of social security and other benefits. By utilizing traditional union strategies, such as strikes and
collective bargaining, as well as direct confrontations, demonstrations, and lobbying, the Union seeks to increase its members' wages and their visibility as workers. The Union also seeks to ensure that the self-employed receive benefits similar to those of other unionized workers.

But, organizing the self-employed is an extremely difficult job. It means bringing together women who have traditionally competed with one another for the same job, who have accepted lower wages simply to get work (Rose 1992), who come from multiple ethnic, caste, and religious backgrounds, and who have limited contact with people outside of their immediate community. SEWA has overcome these difficulties, in large part, by addressing the problems that self-employed women bring to SEWA, rather than approaching groups of working women. SEWA organizers make the organization available to the self-employed, they listen to their complaints, and devise strategies that address those specific grievances. When other women see that SEWA has improved the working conditions of one group they too may approach SEWA organizers to address a problem unique to their trade or community.

The SEWA Union is structured in such a way as to make this process relatively easy. There are twenty full time organizers and 100 trade group leaders who are available to address members' complaints. SEWA (1989) in a comparison of more hierarchal and less hierarchal organizational structures found that more decentralized non-bureaucratic organizations are likely to produce cultural changes because participants are active in decision making, carrying out goals and strategies, and creating alternative institutions. SEWA's experience seems to support these conclusions. SEWA's participants take part in all aspects of the organization and this role empowers most participants.
trade related and personal complaints. Members are grouped according to trade (there are 33 trade groups represented) and within each group a leader is appointed. These leaders in turn form a representative board and serve as a crucial link between the organization and members. A SEWA organizer is also assigned to each trade group. They serve to further link members to the different parts of the organization. They also act a liaison between the members and the police, locals hospitals, or other public institutions. The organizers are an integral part of the organization and by developing personal relationships with the members the organizers become familiar with their problems and needs. They visit the members regularly and work closely with them by collecting savings and dues, checking on family or business problems, recruiting new members, running training courses, responding to complaints, and dealing with a variety of issues as they arise (Sebstad 1982, 64).

Members themselves are also given a significant level of decision-making authority in the SEWA executive committee. The executive committee consists of a president, vice-president, general secretary, two secretaries, a treasurer and a committee of 19 representative members from various trade groups. All of these positions are open to trade members.33

The Union's activities directly address the grievances that self-employed women articulate. In general these fall into broad

33Jeffery and Jeffery (1994) found that many women in rural North India express doubts about the significance of formal education for women. When education is valued, it is not for the autonomy it might give women, but rather for its value to "get girls better married" (p. 156). Moreover, even though most demographers believe education and lowered birth rates are highly correlated, they found no evidence to suggest that more educated women are having fewer children than less educated women.
categories and over time the Union has responded to these by developing different sections that specifically address one issue area. A complaints section addresses members' general economic and social problems ranging from arguments between neighbors to police harassment. The Union also conducts legal aid to initiate legal action on behalf of the members. A number of social services are available, including widowhood and death assistance, life insurance, maternal protection, and day-care. Also a number of health programs offer training to increase women's knowledge about their bodies and health. The Union conducts limited training as well, especially in the area of functional literacy. Many self-employed women work out of their homes, with limited space and amenities and so the Union also actively attempts to connect the self-employed with public housing schemes. Finally, the Union works to establish fixed wages for self-employed women, primarily by bringing greater public attention to the plight of the self-employed and by lobbying to create public policies favorable to self-employed workers. A number of these activities and their results will be discussed in detail below.34

The complaints section often deals with trade related issues, especially those that stem from institutional harassment. The several sources of institutional harassment that affect self-employed women include: police who demand bribes from vendors and beat those who do not pay; municipal authorities who will not

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34SEWA's experience adding programs is consistent with Snow et al's (1988) frame extension concept. Frame extension is a strategy to attract wider participation and SEWA's membership continues to grow as it adds new goals and activities.
issue licenses to the self-employed for fixed places to sell; and individuals and authorities who accuse them of cheating or stealing. The Union attempts to arbitrate disagreements among members as well. This activity is particularly important given the traditional level of competition among self-employed women who are used to undercutting one another in order to receive work. SEWA's arbitration of disagreements enables members to address the problems among themselves in an equitable manner which build trust among members.

In response to complaints, union organizers take a number of different actions. In some cases an organizer will directly confront intransigent police or municipal authorities on behalf of a complainant. "With the union behind her, the woman [finds] that she [has] more power" (Sebstad 1982, 66). In other instances the Union will make a formal complaint that authorities recognize primarily because of their institutional status in the community. Their status as a state sanctioned union also makes it easier for organizers to meet with local leaders to discuss their grievances of unfair treatment and abuse by authorities (Sebstad 1982). When all else fails or when many members share the same problem, protests and demonstrations in market areas, in front of municipal buildings, or at the police station are utilized. This combination of discussing problems with officials and demonstrating has been successful raising public and official awareness of self-employed women. Consequently, municipal
authorities are more sympathetic and sensitive to the needs of self-employed workers in their plans and policies (Sebstad 1982). 

Most traditional union strategies do not ensure fixed wages for self-employed women because the work occurs within an informal relationship between the worker and those who hire them. This relationship has two aspects according to Sebstad (1982). First, self-employed women often have long standing, frequently lifelong, relationships with merchants who hire them. These relationships create loyalties and dependencies which transcend the work relationship and put the women in a weak bargaining position. Second, no legal or punitive mechanism exist to ensure that wage agreements are kept. Consequently, the SEWA Union has utilized two strategies. First they have created alternative economic institutions. These will be discussed in greater length in the following section. Second, the Union has been active in lobbying for laws, regulations, and programs at the policy level which support these alternative institutions as well as protect the rights of self-employed workers. Although few mechanisms exist to enforce legislation, legal protection will make it easier for self-employed women to redress their grievances in court and enable them to receive compensation from employers.

Part of the overall strategy to improve the earning capabilities of self-employed women has been training in areas such as repairing machines, accounting, budgeting, and designing hand-block prints. In rural areas training courses cover such topics as cattle care, feeding, and milk management. Other
training courses have been more general in nature, but are still aimed at increasing women's earning ability and/or improving their living standard. These have included courses in workers rights, child care, hygiene, household budgeting, food preparation, and soap, balm, and pickle making.

SEWA also trains women to participate actively on Panchayats (local governing bodies which are required by law to have women members). The training includes instruction in the scope and function of the Panchayate, finances, functions of judicial committees, and discussion of issues of family welfare, disease, nutrition, child care, and creches for children of women workers (Sebstad 1982, 75).

While these classes were highly successful, SEWA's attempts at literacy training were not (Sebstad 1982, 74). Members were reluctant to give up valuable time to learn a skill which produces little immediate compensation. However, SEWA organizers have noted a significant increase in the number of members' daughters who either attend school longer or participate in SEWA's training courses. Two explanations are possible. On the one hand, SEWA members have internalized the importance of literacy, even though they themselves are unwilling to forego earnings to achieve literacy. On the other hand, it is an indication that members are earning more and hence do not require the extra labor of their children.35

35These findings are consistent with Chen's (1989) conclusions. In her study of the women's movement in Bangladesh, Chen concludes that women who are involved in women's movement organizations are more likely to use the courts to their advantage, initiate legal claims, and withhold their votes in order to apply political pressure.
SEWA's legal aid has also enabled self-employed women to utilize the court system to receive benefits that have been withheld from employers and the state. In one example, Sebstad (1982) recounts a case in which SEWA aided a member to receive compensation for work related injuries. In this case a hand cart puller was struck from behind by a city bus while working and sustained serious back injuries which permanently prevented her from pulling a cart. SEWA filed a suit against the bus authority on her behalf which charged the bus authority with compensation for the woman's lost wages. Without SEWA's assistance the woman would have had little recourse because she was too poor to hire a lawyer and because she was unfamiliar with the court system.

The problems of self-employed women are compounded by the fact that they lack any access to social security schemes such as pensions, widowhood benefits, health insurance, life insurance, and maternity benefits which are generally available to workers in the formal sector. In India the state offers many of these social security schemes to workers in the formal sector, but does not make similar benefits available to self-employed workers. When it became apparent to SEWA organizers that self-employed women suffered because of their lack of social security benefits they developed insurance schemes of their own including: a widowhood and death assistance scheme, a life insurance scheme, a maternity benefit program, a health scheme, various training programs, creches, and several other activities (Sebstad 1982). These

Resource mobilization theorists stress that group resources, including money, make mobilization possible (for example see McCarthy and Zald 1973, 1977; Oberschall 1973; Jenkins 1983).
programs are supported by a trust fund created through donations from SEWA members, TLA members, philanthropic institutions, trusts, and private individuals.\textsuperscript{37}

As mentioned in the previous chapter, widows may have a difficult time supporting themselves after the death of their spouse. But for working women who often are the sole source of family income, the traditions that require women to stay home for one month following the death of her husband is even more difficult. The additional strain of loss of income only aggravates the emotional strain caused by the death; many families go into debt in order to survive during this period. The widowhood and death assistance scheme seeks to solve these problems. SEWA offers widows a small stipend in order to cover living expenses during this period as well as to make up for lost wages following a husband's death. SEWA also gives money to cover funeral costs in case of a member's death in order to stave off further debt or going into debt at all. Both of these programs are reserved for SEWA's poorest members.

SEWA also challenged the Indian government in order to receive a government sponsored insurance policy for SEWA members. As a result, the India Life Insurance Corporation offers life insurance to SEWA members for a small yearly premium. As of 1982, 2,500 SEWA members were enrolled in the program. This program is especially important for women heads of household with young

\textsuperscript{37}Here again the orginal practical gender interest which grew out of the lives of lower-class women also has a strategic component as well. Because most lower-class women work in the informal sector, greater recognition of this sector will result in lessening women's subordination legally, although this recognition will not immediately impact their everyday lives.
children. In the case of their death, the children have some way of supporting themselves for a limited time. Moreover, the insurance scheme is important in its relation to federal recognition. It brings self-employed women one step closer in their struggle to become recognized and properly rewarded for their work in the informal sector.38

SEWA's maternal protection program is one of the "organization's most innovative social security programs" (Sebstad 1982, 69). It addresses the dilemma self-employed women face during the weeks immediately before and after childbirth: to continue working and threaten the health of the mother and child or to stay at home and cut off the whole family from her source of income. Sebstad (1982) finds that given the extreme economic need of most poor women, they choose to continue working and risk both their health and the child's, simply because they have no other alternative. The result of working, in physically demanding jobs just prior to and right after giving birth frequently leads to pregnancy complications, low birth weight, and even death of both the mothers and their children. A SEWA survey found that 15 out of 500 surveyed members died during one year due to childbirth complications (as cited in Sebstad 1982, 70).

SEWA's first reaction was to approach the government to determine if any programs existed which offered maternity benefits to mothers during this critical period. None did and so organizers developed a program which would address the unique

38In the original study 15 out of 500 women had died due to childbirth complications. In the second study 15 women out of 2,600 women had died due to childbirth complications (Sebstad 1982, 71).
needs of self-employed women. The program has two goals: to improve the health of both mother and child and to compensate women for loss of income incurred during the period immediately before and after birth. SEWA organizers assist members in obtaining qualified medical care, a tetanus injection, and the newborn's first vaccinations. They also supply women with a small stipend to help support the family while she is not working. In rural areas, where incidence of death is extremely high, the program includes midwife training in cleanliness and sterilization, as well as health education in prenatal care.

As a result of the maternity protection program there has been a marked reduction in the maternal mortality of SEWA members. In a survey conducted five years after the program's implementation, the death rate due to child birth complications was down by 19 percent.39 Sebstad (1982) notes that the program also served as an entry into women's lives. Women who took part in the maternity program went on to participate in other programs such as literacy training, skill upgrading, and organization of grassroots associations. On another level the program has challenged the governments' inaction on the issue of work and maternity in regard to self-employed women. The program has demonstrated that it is possible for the government or other public institutions to deliver maternity benefits to the self-employed through women's organizations (Sebstad 1982, 69-71).

39This is an example of how public policies sometimes correspond with a strategic gender interest, in this making credit available, without also corresponding with a practical gender interest, access to credit.
The SEWA Union also works on other health related issues to improve the overall health of its members and other lower class women. It offered small health training programs, co-sponsored and conducted through a local hospital, to educate women about their bodies, nutrition, and cleanliness. Organizers also link members with doctors and health clinics when none exist in their neighborhoods. On a policy level, SEWA actively seeks to make national policy in regard to the health issues of self-employed women more conducive to its members needs. Along with the National Occupation and Health Institute, SEWA has assessed the work-related safety and health problems of its members in hope that they will be incorporated in national policy regarding self-employed women.

The SEWA Bank

The SEWA Bank was developed as a response to the credit needs of self-employed women who are often in debt at high interest rates and lack working capital. Indebtedness, as discussed earlier, is often the result of women's loans taken with moneylenders and merchants at exorbitant interest rates. This circumstance leaves self-employed women with little money to invest in their business. The development of the SEWA Bank was also a response of the government's inability to ensure that lower class women had access to both lending and savings services. Although federal policy existed at the time SEWA organized its
bank to assist poor Indians in taking out loans, the structure of the program made it difficult for women to utilize.

Nonetheless, SEWA's experience in banking with poor women began as a link to nationalized banks. Through this link SEWA took advantage of a 1970s government program, the Credit Guarantee Scheme which required banks to set aside 1/2 to one percent of their loan portfolios for families under the poverty line. Under this plan, small loans were made to the poor at four percent interest to be repaid over two years. The banks lacked any model from which to execute the loan program and in the early 1970s were willing to work through voluntary organizations. SEWA approached the Bank of India which agreed to advance a few hundred loans to low-income working women. Soon after several other banks came forward with their own offers.

The initial system required that poor women visit banks on their own to repay the loans. Sebstad (1982) argues that this aspect, as well as a number of others, made the arrangement unsuccessful. When self-employed women visited nationalized banks to make loan payments they were greeted by an educated middle class who, by and large, were not used to dealing with low-income working women. SEWA members often went into the banks in old and tattered clothes accompanied by children. Illiterate women required help filling out deposit and withdrawal slips. Most were unfamiliar with the banking process, and did not know the hours of operation, or what line to stand in. The wasted time meant lost income to most women and as a result many simply did not repay
their loans. Finally, the size of loans was too large for women to spend at one time, and without somewhere to deposit it, the money often fell into the hands of husbands or sons who spent it indiscriminately or the women deposit their money with the same moneylenders and merchants who had previously exploited them.

Sebstad (1982) argues that this initial banking trial taught SEWA organizer a number of lessons.

First, a more accessible institution where the staff accepts their life styles and responds to their banking needs; second, a safe place to save money; and third, an institution that provides supportive services to help women utilize credit effectively and manage their financial affairs (p. 82).

All of these ideas were incorporated into the SEWA Bank which was created with the enthusiasm of member's who raised Rs. 100,000 in share capital within six months. Over 4,000 women purchased shares in the bank during those six months and in May of 1974 the bank was officially registered with the Cooperative Department of the State of Gujarat.

The Bank directly addresses the banking needs of low-income working women and enables them to increase their earnings, frees them from paying high interest rates, and facilitates savings. It is a multi-service organization with the following goals: to provide low-interest loans to women through a combination of technical assistance and basic management education; to provide women a secure place to deposit cash loans or other savings; to assist women in optimizing the return from the small amounts of capital available to them; to mobilize savings from the women; and
to provide guidance in purchasing raw materials and marketing their goods.

The SEWA Bank also addresses women's traditional lack of control over family resources. The bank does so with a number of strategies. First, it maintains accurate accounts for illiterate members by issuing identity cards and passbooks with a photograph of the member holding a slate with her account number. The bank also allows members to keep their passbooks at the bank away from family scrutiny. Second, SEWA organizers actively encourage members to maintain savings accounts. Organizers also facilitate savings by collecting deposits from members at their place of employment. Not only does this practice increase women's access to the bank, it serves as an important point of entry in organizing because field organizers have frequent contact with women in the communities where members work and live.

More importantly, the continuous banking transactions between members and organizers creates a more trusting atmosphere among members who see that women from one community or caste trust a woman from another community with their savings. This trust does not come easily as one organizer who is also an incense roller reported in an interview:

"Eventually I also started working with the vegetable vendors. I'd visit them in the market. But they would never have their passbook with them and would tell me to come back tomorrow. A lot of time was wasted and by the next day their money usually was gone. Eventually they built up enough trust so that now they leave their passbooks with me" (as cited in Sebstad 1982, 85).
These strategies have been successful. Within the first two years of operation over 10,000 savings accounts had been opened, by 1981 that number had increased to 13,639.

Women's use of SEWA loans is generally for their trades (60 percent), social obligations (16 percent), debt repayment (12 percent), health (four percent), and other purposes such as house repair and household expenses (20 percent) (Sebstad 1982, 97-98). Of the women who invest in their trades, all agree that the loans have led to increases in profits, for some between Rs. 300 and Rs 1000. Most of those investing in their trades use the loans for working capital (to buy stock or to cover other recurring costs). Some women invest in machines or other fixed assets and others use the money to enter into new areas, either to start a new trade or to diversify within their existing trades (Sebstad 1982, 97-98).

The women using the money for social or other obligations also benefitted from the low interest rates and the increased income. Sebstad (1982) found that in several cases, the women reported they would have gone to a local money lender had they not received the SEWA loan. The difference in the interest rate, SEWA's 4-12 percent per year to the average moneylender's rate of 5 percent per month, is a significant savings for women and may break the debt cycle. In fact in a few cases, the borrowers used the money to directly repay old debts. In addition, Sebstad found that there are numerous social benefits for the women and their families that extra money can facilitate. Of these, the most important is the maintenance of informal support networks which in
times of crisis are of the utmost importance to low-income families.

The SEWA bank has responded to the practical gender needs of self-employed women in a number of ways. First it has made funds available to poor women in its everyday operation, and thus has lowered the transaction costs charged to low-income working women. Second, mobilizing savings within the community has increased women's control over their money and provided them a source to turn to in case of emergency. Third, it has allowed women to borrow money without collateral. Fourth, the money lent to low-income working women has enabled them to increase their monthly earnings and supportive services to borrowers for developing their enterprises have also led to increased earnings. Finally, SEWA loans have enabled women to repay old debts at high interest and discouraged poor women from taking out further loans from moneylenders and merchants.

Moreover, the SEWA Bank transcends the gulf between practical gender interests and strategic gender interests by addressing the specific grievances listed above in such a way as to make banking more accessible. The experiences of state policies to make banking more accessible to the poor in general demonstrates that without the mechanisms of the SEWA bank that address these grievances, banking policy to improve low-income working women's access will not be successful.
SEWA's Economic Wing: Training and Cooperatives

Self-employed women report multiple grievances as a result of their day to day business operations. In order to address the following problems: exploitation by merchants and middlemen; unpredictable supplies and raw materials; indirect links to consumers; lack of market information; limited access to training, modern tools and technology; and lack of adequate production space, SEWA developed three strategies. First, SEWA sponsored training courses to improve the skills of self-employed women. Second, SEWA organized groups of urban women in their own supply, production, and marketing cooperatives in order to bypass the exploitation of middlemen and merchants. Third, SEWA developed rural agricultural cooperatives which are solely controlled by women. Each of these strategies will be discussed in detail below.

Training is utilized to develop women's skills in a number of traditional areas, such as bamboo work, block printing, and carpentry as well as in many non-traditional occupations such as plumbing (Sebstad 1982, 122-129). Both training areas are designed to increase low-income working women's income generating

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40 Several scholars find that social movement organizations develop alternative institutions in addition to other strategies to address their grievances (for example see Cohen 1985; Calman 1992; Omvedt 1994).

41 Most occupations, like carpenters, are caste-based. Recruitment for these trainings confirms that social networks are important to social movement mobilization because many of these training occur within the neighborhoods where women live and work. Trainings are often the first introduction that women have to the organization (for more on social networks see for example, Cable 1992; Rochford 1985; Booth 1972; Wright 1982; Klandermans and Oegema 1987; Gerlach and Hine 1970; and Jenkins 1983).
potential, by expanding their knowledge of a given trade. For example, handblock printers, whose product has increasingly been pushed out of the market by machine made prints, have learned to print more complex designs that appeal to a largely middle-class market. They have also learned to carry out all steps of the production process, from buying raw materials and mixing the dyes, to washing the printed cloth, fixing the dyes, and packaging, pricing and marketing the final product. Moreover, they are introduced to related accounting and management skills. As a result of training members' incomes increase and they gain leadership skills and business acumen. Members also become economically empowered as a result of this training and learn to assert their rights in a largely male-dominated market.

Carpenters are another group of self-employed women who have been significantly aided by SEWA training. Traditionally women fabricate crude items such as stools, tables, and dish racks which require little skill and are primarily sold to low-income buyers. SEWA's training course served to upgrade their basic skills in planing, sanding, varnishing, and using a lathe. They were also instructed in making other wooden products with a broader market, such as toys. Their income potential has significantly increased as a result of this training because the finished products can be sold to a growing Indian middle-class.

SEWA has also ventured into training women in non-traditional occupations such as plumbing and pipefitting. These occupations offer higher pay and greater benefits to women, but contractors,
under the false assumption that women cannot perform the heavy manual labor involved in plumbing, are reluctant to hire them. However, as more women become aware of the benefits of working in nontraditional fields, Sebstad (1982, 127) argues that structural changes will occur, making it easier for women to succeed in these fields.

The training courses are important in and of themselves because they facilitate women's exposure to a broader spectrum of ideas, experiences, and people. Many participants have little experience with the world outside of their neighborhoods and the experiences of traveling on the bus, meeting different people and assuming the regular routine of coming to the class have according to Sebstad (1982, 125-126) served to give participants a broader world perspective.

Among the self-employed problems related to wages and supplies result primarily from the unwillingness of merchants to pay higher wages and the dishonesty of wholesalers and middlemen. In response, SEWA has organized a number of cooperative ventures among artisans, vendors, service providers and agricultural laborers. Currently there are almost forty SEWA cooperatives operating in urban and rural areas. Through these cooperatives women have overcome caste barriers, men's resistance to putting assets in women's control, space constraints for production and equipment, and the problems working class women face when trying to develop the necessary links with businessmen. Cooperatives also facilitate women's skill acquisition and literacy training.
The development of cooperatives has also helped to change public policy so that government controlled resources, which have been traditionally allocated to large industry, are also allocated to self-employed producers (Rose 1992, 202-244).

One type of cooperative SEWA established is cooperative production units (Sebstad 1982, 129-135). While the experiences of these units have varied, the overall outcome has been positive. Production units carry out all aspects of the production process, including obtaining materials, producing products, and marketing. For low-income working women without prior experience in these areas, the process is enlightening and empowering. One of the more successful cooperative operations has been among urban weavers whose incomes increased six fold over the course of one year. There is a sense among its members that "our entire way of life has changed, and we have started feeling like it has because of this cooperative" (as quoted in Rose 1992, 229).

Block-printers too have been able to organize cooperatives in which women control the entire process and selling of the products. Before they formed the cooperative, most of the block-printers had been doing one aspect of the production process for a trader. Their meager wages led them to be indebted to traders or bound them to a trader's terms because he owned the equipment they worked on.

Another area in which the SEWA cooperative idea has enabled women to increase their earnings is in changing public policies that affect allocation of resources controlled by the government.
For example, Rose (1992, 230-231) discusses the role of SEWA bamboo workers cooperative in changing the way in which raw bamboo is allocated to the paper pulp industry which in Maharashtra pays 26 paise per bamboo while the informal sector bamboo workers in Ahmedabad pay a retail price of Rs. 12-15, until the Gujarat government agree to allot the SEWA cooperative a regular quota at wholesale prices of RS 2.50 each.

Another major problem for self-employed women is finding markets for their products. Their lack of knowledge in this area has made them susceptible to exploitative middlemen and retailers who pay them too little for their products. Three cooperative based strategies have been developed to deal with this problem: exhibitions, shops, and linking members to build orders. Several exhibitions have been organized to introduce potential customers to the products that SEWA members make. SEWA is also operating a number of shops in which self employed women can directly sell their products, avoiding the middleman. SEWA has also linked members to large scale institutions which purchase their goods (Sebstad 1982, 134-135).

SEWA's rural cooperatives differ significantly from its urban cooperatives, particularly in regard to caste-dynamics and the rural power structure. The most successful rural cooperatives are milk cooperatives; and there are now over 500 all-women's cooperatives together in Gujarat, Andhra Pradesh and Bihar. Cooperatives have given women ownership of cattle, a regular
income, direct control over income, and a forum for participating and organizing together.

Cooperatives are important according to Sebstad (1982) for a number of reasons. First cooperatives provide a democratic organizational form with a great potential for worker empowerment because workers actually control their work environments and take part in decision making. Second, they provide a meaningful alternative to the existing relations of production. Third, cooperatives in India have the advantage of access to a wide range of valuable external supports, such as credit and banking services, supplies of raw materials, marketing channels, and other benefits.
CONCLUSION

What insights do SEWA's organizational experiences offer to the debates concerning social movement participation, practical and strategic gender interests, gender identity, and empowerment? SEWA utilizes a number of strategies to mobilize low-income working women. Most important of these is SEWA's focus on practical gender interests. SEWA offers low-income working women immediate responses to many of their common grievances, including access to credit, cooperatives, child-care, social security benefits, and training. SEWA also addresses many of the long-term strategic gender interests common to low-income self-employed women. On these issues SEWA seeks to change the legal and economic structures to favor self-employed women. In this way, SEWA is consistent with Molyneux's (1985) differentiation between practical and strategic gender interests and her contention of the importance of mobilization around practical gender interests to poor women.

It would be unlikely that SEWA members would participate in an organization that did not address their practical gender
interests. The long-term goals associated with attaining strategic gender interests would not be incentive enough for low-income working women to forego earnings or free-time in order to participate. But, because SEWA first attracts participants by offering them immediate redress of their grievances, it can also address strategic interests. This situation is in part demonstrated in SEWA's own experiences with literacy training. SEWA members quickly gave up literacy training when they saw no direct connection between reading and improving their lives. In addition the loss of income kept many away. But, when SEWA geared literacy training directly toward income generation, many more members were willing to sacrifice earnings in the hope that their training would result in greater earnings later.

Moreover SEWA's evolution supports Molyneux's contention that once low-income working women come to view their economic subordination in light of gender inequality, they may become more open to challenging the division of labor which relegates them to low paying jobs. SEWA's experiences with cooperatives and union organizing have begun to challenge the division of labor by giving women complete control over all aspects of production within cooperatives. Moreover, SEWA has continued to challenge the institutionalized subordination of women as self-employed workers on a national policy level. Organizers continue to seek recognition of self-employed workers in order to attain government supported benefits and protection.
SEWA's experiences attracting low-income working women also provide support for Snow et al.'s (1986) contention that it is not merely the presence or absence of grievances which lead to social movement mobilization, but the manner in which grievances are diffused, interpreted and acted upon. Among low-income self-employed women in India lack of credit, union benefits, and access to supplies and markets are ubiquitous, yet only in rare cases are these grievances formulated in such a way as to attract widespread participation. SEWA developed strategies that address the immediate grievances of self-employed women and diffused these strategies through caste and occupation based networks.

SEWA's experience with individual participation has been consistent with Snow's et al. (1986) overall conceptualization of frame alignment in that the organization has presented its goals and strategies in order to attract members. SEWA's experiences with individual participation have been most consistent with their conceptualization of frame extension. Frame extension entails that an organization include additional goals to their agenda that are of interest to a wider audience without losing sight of their original intentions. SEWA's experience illustrates that frame extension does lead to the participation of a greater audience. SEWA began as a union of self-employed women, they added a bank, cooperatives, training, health care, and policy lobbying. With each new project the organization continued to attract new participants. The organization has also reacted and evolved in response to the changing needs of members, increasingly addressing
strategic gender interests in addition to practical gender interests.

SEWA's evolving structure, ideology, activities, and goals also reflects the notion that gender identity is a response to changing circumstances in economic condition, cultural institutions, and political institutions. SEWA continually adapts its identification of gender interests to respond to the changing conditions that low-income working women find themselves in. SEWA's frame extension also illustrates that women interpret and construct their gender identity within individual contexts because additional goals and strategies resulted from the input of participants.

SEWA's organizing experiences also support the contention of Resource Mobilization scholars who stress the importance of social networks in social movement recruitment. SEWA members are primarily recruited along social networks, especially caste networks. In India many occupations are determined by caste membership and these ties aid potential participants in approaching SEWA. Most often whole occupational groups from one neighborhood will approach SEWA organizers with complaints about merchants, middle-men, or suppliers. When other women see that their problems have been addressed through SEWA's intervention they too will approach SEWA when problems arise.

SEWA also relies on organizers and trade group leaders who come from the communities that they represent. In this way, potential participants are constantly exposed to the organization,
its goals, its strategies, and its successes. This aspect supports Jenkins (1983) contention that social movement recruitment relies heavily on natural loyalties to work and neighborhood. However, SEWA's experience is not consistent with his contention that these loyalties are reinforced through social movement organizations. SEWA instead actively works to expand these loyalties to overcome caste, ethnic, and religious differences and create a sense of solidarity as women.

Finally, SEWA's experiences mobilizing poor women shed light on the broader women's movement in India. Its experiences indicate that low-income working women can be mobilized by the women's movement with strategies that focus on both practical and strategic gender interests. Will these efforts lead to greater gender equality in India? Everett (1989) argues that it is too soon to assess the long-term accomplishments of both rural and urban women's movement organizations. But, mobilization has opened a political arena in which poor women can articulate and struggle around their grievances. This arena can be expanded throughout the Indian women's movement.
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