

Empowering Women: Self-Employed Women's Association's Alternative Business Model

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ABSTRACT

The Self-Employed Women's Association [SEWA] has done pioneering work in representing self-employed women in the Indian labor market, starting a women's movement, and starting economic development at a grass-roots level. Its unique business model is different from the traditional corporate business models that are often mentioned in management textbooks. In many corporate bodies, power is distributed from top down, whereas in SEWA power comes not from the managing body of the organization but from the trade groups which it organizes. Although SEWA's model can be said to be an unusual one, it has been very successful in its mission to improve the lives of the many marginalized workers it serves. By traveling to Ahmedabad, India I further researched this alternative model. I examined the communications structure of SEWA first hand and assessed the mechanisms used in what is a very effective organization. I interviewed the participants, both literate and illiterate, in their native Gujarati language in order to record their own narrative of their experience with SEWA. The research documented two types of data: the structure of SEWA [its communications and power house system] and general ethnographic data from structured interviews. This is qualitative research that studies the unique structure of the organization, with intentions of sharing the knowledge and findings regarding this model to the main stream population of the United States.

INTRODUCTION

Conducting business in a socially responsible way was first introduced to me in my comparative management systems class and later in numerous other management classes. This concept prompted my interest in conducting research on an organization called SEWA.

The story of Self-Employed Women's Association [SEWA] is powerful and inspirational. SEWA was originally founded by Ela Bhatt who was inspired by Mahatma Gandhi's ideas of empowering the poor. Ela Bhatt was a young lawyer who worked for the TLA [Textile Labor Association]. Some women who worked as head loaders at the textile mills saw benefits being given to the union members of other professions within the mill and approached TLA, who directed them to Ela Bhatt (Rose 19). Elaben ["ben" attaches the title of sister] noticed that women who had come to the city to have a better life found themselves sleeping on the sidewalks, getting paid no more than a few rupees a day, half of which went to the employer or contractor. SEWA's initial assessments found that most of the people that they served were illiterate and living in the slums. The women who often approached SEWA had an average of about four children and constantly complained of lack of money, even though they worked long hours. Elaben met women who were always in debt, not because they didn't know their work, nor were they lazy, but because they didn't own the tools to produce and sell their products. Elaben then not only began organizing various women in what were described as marginal, peripheral, unorganized, or informal occupations, but also pressuring the central government to make national banks give loans to these women. Upon the success of the initial loans by the National Bank, the State Bank of India approached SEWA for clients. Eventually SEWA began a cooperative bank of its own that gave micro loans and allowed these women to save their own hard earned money. (Bhatt)

"...[When we talk of women and the women's movement – who are the women of India? They are rural, poor, illiterate or semi-literate, and economically very active." (Bhatt qtd. in *In Motion Magazine*) The name given to these women: self-employed, instead of any of the other names they were known by before, was chosen to empower them and give them a status in society. "SEWA estimate[d], women account for at least 60 percent of the self-employed population... [while] 6 percent of India's census recognized female workforce is in regular employment...[thus,] 94 percent women are working as self-employed." (Rose 17) By empowering and

representing these women, and offering them the financial support they needed, these marginalized women were mainstreamed into the labor force. For example, in a case of vegetable street vendors in one Ahmedabad market, the municipal corporation wanted to drive them out. [Elaben told *In Motion Magazine*:] “We said that we have been here for the last three generations. It is our natural right to be here. Historically, we have been here. And it is true, they are the third or fourth generation that has been sitting there.” Through a satyagraha with SEWA’s help, they were protected from police brutality resulting from the old English laws that made it illegal to conduct their business on the streets, although they were a very crucial part of the economy. The city eventually gave up, and the workers got their market back.

SEWA became registered as a trade union in 1972. Elaben explains the start up struggle: “It was not so easy because the registrar of trade unions said, ‘How can you call it a trade union? Who is the employer? Against whom are you going to fight?’ I argued that the purpose of a union is not only to fight, or to be against somebody, you also have to be for something. And that was for changing so many laws and policies.” (Bhatt qtd. in *In Motion Magazine*) SEWA currently has just less than 1,000,000 members in India, and has started 99 cooperatives. (“SEWA – About Us.”) Today SEWA continues its work in representing the self-employed women by gathering them by their trade group, all over the state of Gujarat, and country of India. It provides the financial support these women need to stay out of debt to money lenders through its co-operative bank. Further support is provided through a research branch that continually assesses the needs of its constituents, and determines how necessary their support is in various communities. SEWA also provides assistance with child care, health care, capacity building, housing, and legal aid to its members via its other sister organizations. SEWA explains the reasoning behind the extra services it helps acquire:

If women are to achieve their goals of full employment and self-reliance, these services are essential. Recognizing the need for supportive services, SEWA has helped women take a number of initiatives in organizing these services for themselves and their SEWA sisters. Many important lessons have been learned in the process of organizing supportive services for and by poor women. They provide these services in a decentralized and affordable manner, at the doorsteps of workers. Further, supportive services can be and are themselves a source of self-employment. For example, midwives charge for their services and crèche workers collect fees for taking care of young children. (“SEWA – Supportive Services.”)

Elaben describes the main goal of SEWA in her interview. In her own words she says, “The general philosophy is that of social change. The basic thing is against poverty. Poverty is a great disease and the country, SEWA, tries to go forward but poverty pulls it back all the time.” She goes on to say that in order to beat poverty, “The priorities have to change. The resource allocations have to change. Policies have to change.”

RESEARCH METHODS

There are some descriptions of SEWA in the literature, but of the people that SEWA serves many are illiterate and rarely speak English. There is a lot that is lost in translation, and since I fluently speak and read Gujarati, the language of the home state of SEWA, I believe that my research can illicit more from the organization than is apparent in published studies. I stayed within the city of Anand with some of my relatives. It was more economical for me to commute 80 kilometers to Ahmedabad, than to stay in a hostel or a hotel. Thus, I commuted to the city of Ahmedabad where SEWA’s reception and sister centers are located to interview some of the women that SEWA works with. I planed on asking the following questions: “How did you get involved with SEWA?” “In what ways has SEWA helped you?”, “What can SEWA do to improve its services to women?”, “Can you please explain your regular interactions with SEWA’s organizers and other fellow members?”, “Are you a member of the Mahila SEWA bank?”, and “What sorts of relations do you have with the bank?” With many women I didn’t get through the entirety of my list of questions, as they were taking the time away from their work, but I did get many eye opening glimpses of the day to day lives of these women.

I also observed how the reception center works, where I spent a great deal of my time. This was the hub of all the activity of SEWA, where everyone from members to visitors were constantly travelling in and out of the door. This was a hub for all the members to stop by for their daily visits, to rest, and to socialize. From the reception center, I took rickshaws to different SEWA sister organization locations. I also once took a ride with a bus full of social work students to visit a milk cooperative in the rural village Tarapur.

I had been in touch with SEWA before I arrived in India, so on my second trip to the reception center Shubhraben became my main contact and had arranged a tour of the various aspects of SEWA with another group of visitors from Global Exchange. My language skills in the native language Gujarati became very useful when I was speaking with members outside the administrative team, without whom I may not have been able to gain as thorough of an understanding of the organization and its members. The language has not only helped me in gaining a better

understanding of SEWA and its constituents, but also has given these women a status of importance when I communicate their story as accurately as possible, many of whom volunteered to speak with me after hours via telephone.

INTERVIEWS AND OBSERVATIONS

Shubhraben

The first person I met at the SEWA reception center was Shubhraben. She was a young woman in her early thirties, well educated, and spoke English fluently. I spoke with her regularly before I arrived at SEWA's reception center and during my visits. Our conversations took place between her tasks or on the road to a site. She explained to me the basic structure of SEWA.

SEWA itself is a registered trade union. Its self-employed workers can be divided into four subcategories: Home based, Service based, Entrepreneurs, and Vendors. Throughout my conversations with many beheno [Gujarati term for sisters, I heard this term used quite frequently at SEWA], I learned about each of these categories. I asked a few questions to Shubhraben as to how she became involved with SEWA. At that point I learned that it was very competitive to find a job with SEWA. Shubhraben moved to Gujarat after marriage, and she placed an application to work with SEWA. At first she didn't hear back regarding her position, but after three years she got a call for her current position after waiting the entire three years. At some point in our multiple meetings I asked Shubhraben if she could give some information regarding the diversity within the organization, such as the casts and religions of the women that SEWA serves. She smiled at me and looked slightly confused or possibly offended. Finally, she told me, "Sorry, we don't collect that kind of information. As long as the women qualify for the minimum requirement of being below the poverty line, we don't ask any other questions."

On my first day studying SEWA in Ahmedabad, Shubhraben was the tour guide to the vegetable market. I was with a group of visitors on a tour through Global Exchange. We went to the APMC vegetable market. I tried to find out what the APMC market's acronyms stood for but Deenaben, who will be introduced as my next interviewee, said to me, "just tell the rickshaw driver that you want to go to the APMC market and he'll bring you here." Here SEWA's affiliated cooperative wholesale agricultural products were sold in shop number forty, the Mahila Mandal Shop, as it was known within the market. Shubhraben explained that the shop was only for wholesale goods, thus eliminating the middleman between the farmers and sellers. Therefore, the farmers can get a better price for their produce and the vendors who purchase from the market can get their goods at a fair price. The produce is supplied through SEWA's member farms.

Deenaben Parmar

Here I interviewed my second SEWA member. Her name was Deenaben Parmar, and she worked at the shop. She was like most other SEWA affiliates, a woman running a business. Most of the people who work here are also women, although some men were clearly visible in the shop. In her interview she clarified the shop's purpose and explained this presence of men. The shop was wholesale business, where farmers and vendors are connected without the middleman. She explained only beheno [sisters] work here, and when I pointed out the men that were present around she said "yes, but men from the family can help the woman out if she chooses, but the primary member must be a woman."

Deval Thakkar

My third interview was with a young woman at the Mahila SEWA Bank, another sister branch of the SEWA. Her name was Deval Thakkar. She spoke with a very calm energy and a smile, in nicely accented English. She addressed the whole group anytime we were free to ask questions. There were several branches in the city with 150 total employees. She discussed the savings part of the bank first. There are 'piggy agents' who go from door to door of clients to collect deposits. She also explained the different savings plans that are available. Deval pointed out the different plans for different needs, such as marriage or education of the children. Members can also participate in India's first micro pension plan and UTI [Unit Trust of India] mutual funds plan. For example, under the pension scheme, one saves 50 rupees a month. She stays with the scheme for 20-50 years, and then she'll be eligible for pension. At the end she can take it out as a whole or in installments.

The bank also provides loans for starting a business, or home loans. These loans are not for building a nice brick house, but for replacing a tin roof on for the rainy season or building a sturdier home. Most people don't come to build a nice middle class home in India. Loans are given as both secured and unsecured. The secured loans can be taken out on the same day in exchange for some collateral, such as gold jewelry. The unsecured loans can be taken out by opening a savings account with the bank. The bank monitors the woman's regularity with her savings deposits and then approves the loan. Bank accounts must be open for a minimum of 6 months to get a loan, which

will only be approved if the primary lender is a woman. Although anyone can open a savings account loans are only given out for productive purposes, not to pay for things such as marriage.

Deval also gave some sample fixed deposit rates. One year fixed deposit is at 7 percent interest and a 5-year deposit is at 9.5 percent interest. The bank has a 97% recovery rate, and it has a recovery team in place. The bank also pays out dividends.

After finishing up at the Mahila SEWA bank, I walked across the Elise Bridge, crossing the Sabarmati River. One bank on the river was recently plowed; the sand evened. The other side was covered with little shacks. Although it was winter, the noon sun was hot, and the cities scent of pollution blew strong across the bridge.

Pratibhaben Pandya

Back at the reception center, I met with Pratibhaben Pandya. She had been my initial contact person at SEWA along with Shubhraben. Pratibhaben was in charge of many operations within the organization. She was a short woman, always dressed in a cotton sari and round-rimmed glasses. The first time we spoke she was addressing the group from Global Exchange, which I had joined. The purpose of that conversation was to give an overview of the organization. The following is what she explained to the group:

SEWA is a registered trade union. In Gujarat it has around 500,000 members, and in the entirety of India it has 1,100,000. Its main goal is organizing and creating alternative job opportunities, since many have seasonal jobs there is a strong need for these alternative jobs. Under SEWA there are around 100 different co-operatives. SEWA approaches its goals in two ways, socio-economic services and/or research, as needed. She described this approach as the banyan tree, where individual organizations establish themselves but are all under SEWA's title of "sister organization", and thus as affiliates they become strong individually. If a woman is part of one SEWA branch she automatically becomes a SEWA member, and therefore qualifies for the other services SEWA organizations offer. For example, a woman can apply for a loan at the Mahila SEWA bank so she may build solar panels to bring electricity to her house. Without the solar panels she may not have any electricity, which is vital to a productive lifestyle, thus the loan would help achieve the goal of providing the socio-economic service. Under the same reasons SEWA also supplies the SEWA managerial school.

On the next day I met with Pratibhaben again, as I still had some questions I wanted to ask. I arrived at SEWA's reception center, and asked to see if Pratibhaben would be available to speak. I was told she was very busy at the time, but after an hour she would be free. It must have been around two o'clock in the afternoon, and I was asked to wait, because Pratibhaben had just caught a break for lunch. I didn't mind the wait as I took that time to meet with the women in the main hall. Finally I went upstairs to sit in front of her desk. She said, "Ask, what do you need to know?"

First I asked, "How does one join SEWA?" Pratibhaben said it is very simple, we have three requirements: 1. Must be below poverty line, 2. Pay 5 rupees for 1-year membership fee, for which they can come to the reception center and receive a card, and 3. Give a token amount for each activity. Then, my interest was stirred by all the different international organizations that were mentioned in passing while visiting SEWA so I wondered to Pratibhaben, how is SEWA working with other organizations and countries? She told me the following information: Organizations from Yemen, Turkey, Afghanistan, USA, etc. come to try to learn about SEWA and copy some of its activities. When I asked for specific names, she said, Municipal corp. of Chennai, Global Exchange, and collaborations with UNDP and UNIFEM. Towards end of our conversation we also discussed her role in SEWA. She had been with SEWA for 21 years. Currently she is the director of 2 organizations, and a trustee of another. She defined her role within SEWA as an Administrator. Currently, Pratibhaben is working on establishing a sister branch in Afghanistan.

Finally, I asked her to describe to me SEWA's activities and organizational structure. Below is the structure she described to me:

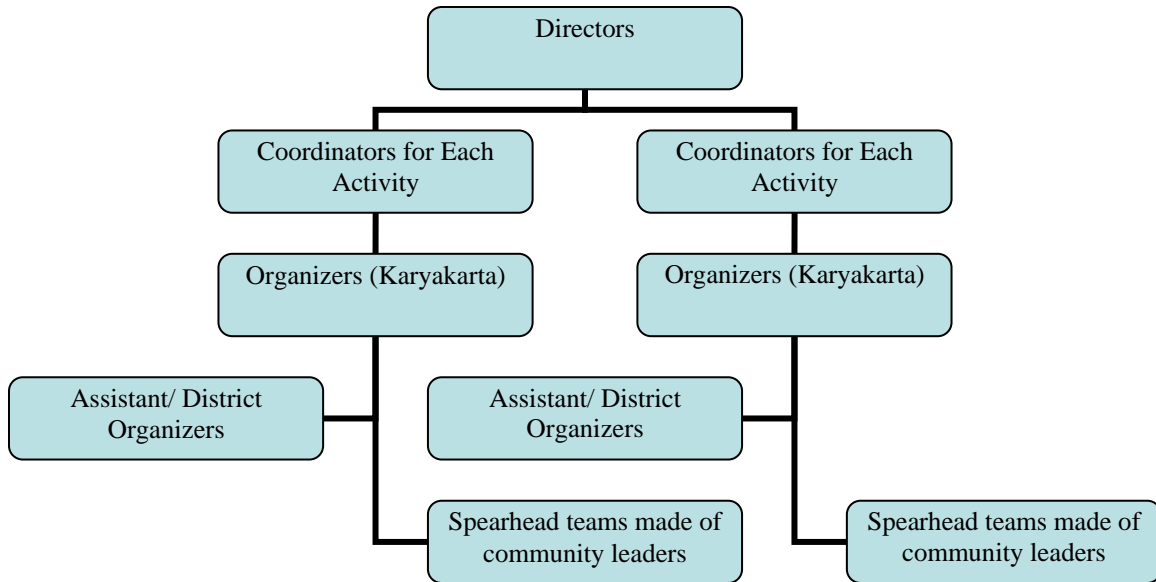


Figure 1. Running Activities Structure

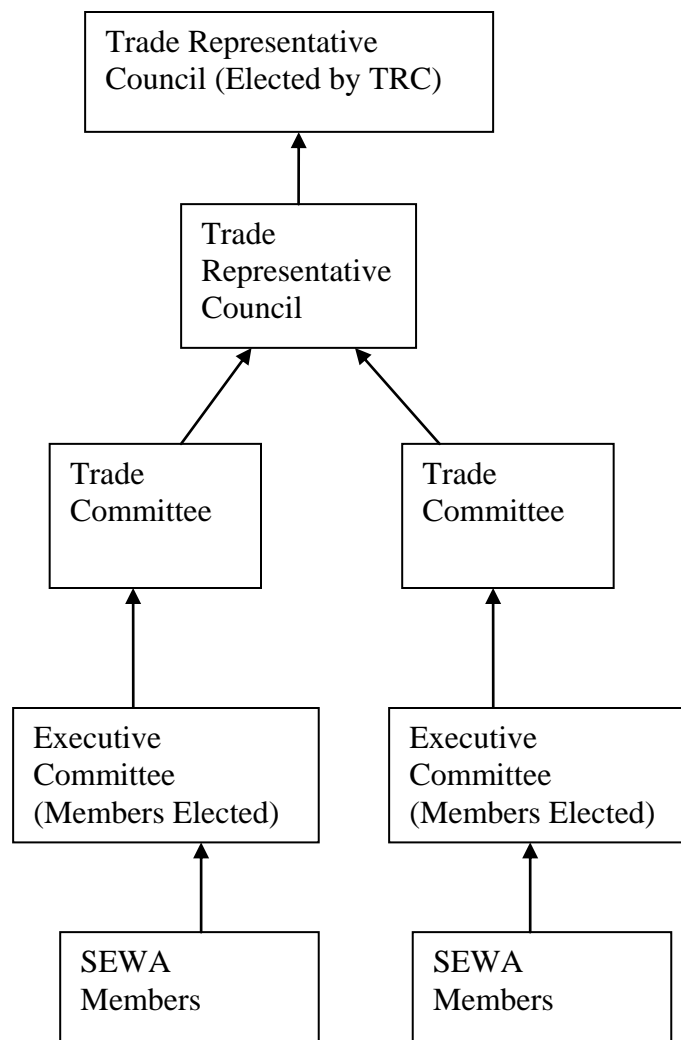


Figure 2. SEWA's Co-Operative Organizational Structure

Reemaben Kapoor

In the same room that I met Pratibhaben the first time I also met Reemaben Kapoor. She was perhaps the most charismatic speaker of all the women that spoke regarding SEWA's activities. Her name was Reema Kapoor and she spoke mainly of SEWA Academy, but also mentioned other sister organizations. SEWA Academy was established in 1991. It was called the University for the Poor, where women can learn to read and write. A wide range of services are offered at the academy. For example, women can learn to read and write by establishing their own learning groups. First they get a group together, and then they pick their teacher from within the group. The academy then trains the teacher to go back and teach the group. The teacher is salaried by the Academy, and the women pay a 5 Rupees fee to learn. Learning to read and write is very important for these women, not so they can read anything and everything, but specifically the things pertaining to their trade and their children's education. The women can read bus signs, check to see if their children are doing their homework in school, and read and write within their occupation.

In the form of a short story Reemaben told of another service that the Academy provides. Once, the academy faced the issue to prepare these women's children to compete in the global world. They wanted to learn to use computers. SEWA Academy hired a company to teach these young girls computers. The company tried, but got frustrated and quickly gave up because the girls did not know English! "No, no, no! We can't teach these girls, it's impossible! They don't even know English!" Reemaben said "Now what to do?" Then they told the company, "Fine, you can't teach, then go, we will teach them!" The course cost a student 200 Rupees.

The academy also provides health education and self-defense courses. Health education is very necessary because according to SEWA research the maternal mortality rate below the poverty line is 50%. With the information from the SEWA Research Foundation, the Government of Gujarat formed a few initiatives: 1. Midwife Education; 2. ID cards for the midwives; 3. Pay from the government per *child* delivered (prior to this, midwives received cash if they delivered a son, but if it's a girl the family may only give a coconut and one rupee at the discretion of the family).

Reemaben told us another beautiful story to depict yet another SEWA organization called Video SEWA. Once, Elaben brought Martha Stewart to Ahmedabad to train some women into video production. It was intense and challenging, but the poor, illiterate women now produce videos for educational purposes. Along those same lines the women also have a small radio show called Rudi No Radio. The literal English translation is Small and Beautiful Radio. The program is used to educate all the listeners about SEWA's services. It is aired on Saturdays from 8:00pm to 8:15pm. Reemaben said with a huge smile on her face and heavy accent, "Can you imagine, bunch of illiterate women, working the camera, and all the technologies!" And she chuckled.

Tofiqueben

The next day I returned to the reception center to speak with more women. During my previous visits I had talked to Tofiqueben regarding how to go to the next SEWA office on my list, and other small talks. She was the first smiling face I would see everyday when I arrived at the reception center. Finally I talked to Tofiqueben at the reception center and asked her some of my questions when she was not answering the questions of others, or attending to the visitors. This was her story: She joined SEWA when she saw a posting of sorts about learning to do crafts and she came to the academy to learn patchwork skills. She learned the skills, then one day the shop runner got sick at the SEWA store and Tofiqueben sat there. Initially only for a short while, but then she began spending more and more time there. She has now been working the SEWA's sales table for 11 years and has a permanent job.

Saveetaben Ashwinbhai Whora

That same day while sitting in the reception hall I also spoke with another amazing woman. Our interaction started as I was quietly observing the women passing through the hall. Saveetaben came and made some small talk with me. Then she talked with a man for a while, followed by a woman, with whom she exchanged some papers and money. I was being intrusive and tried to figure out exactly what they were talking about, but I was lost. So finally the other woman left, and I asked Saveetaben, "If you don't mind can I ask you a question? I am curious and I was wondering what was it that you were doing just now?" She laughed, and said sure. She was making a couple of transactions. First she made her payment that she collected, and then she made another transaction for her self, where she claimed a sum of money from her own insurance policy. In hindsight her explanation makes sense, but at the time I was still unsure exactly what she did. She was very patient with me, and took the time to explain her whole story. Her name was Saveetaben Ashwinbhai Whora. She was the pigmy agent discussed at the bank. She collects SEWA insurance premiums, spreads the word about SEWA, and educates women about the bank. She explained that one couldn't just go to people's homes and tell them about this insurance or collect money every month. They may be having a difficult month, or may not even understand what the whole scheme is. So she goes

door to door, makes small talk, gets to know the woman and her family...she asks about the kids, the husband, and builds relationships. Then she shares her story, what it is she's offering from the bank, and other SEWA services. If they choose to participate, she goes back and collects payments the same way, making small talk, and continuing to build relationships.

I asked her, "How did you become involved with SEWA?" She said she used to be a stay at home wife, but was very involved in her neighborhood. She said one time some people from SEWA came to her area and asked around for someone who is very involved and works in the community. The neighborhood women pointed her out, and the visitors came to her door. Saveetaben was offered her current job, and she accepted it. Her reasoning was that she already does a lot of the same work, stands by her sisters in their times of need, and is outspoken about their needs, but without any pay. Now SEWA was offering to pay her for almost the same work, so of course, she took it. People were talking...a woman working outside the home? Going door to door in people's homes? Saveetaben said, "...but I didn't care. There is no shame in working, and I was helping sisters, and making myself stronger." Now look she said, "Before my husband worked, he wrote people's accounts and made about 6000 rupees per month. This job pays another 4000 rupees per month now. We are better off. My daughter is in her first year of college. Just recently I sent her to another city to give the police exam. Today I'm strong enough to do that for myself and my daughter."

"Now today I was claiming my own insurance, because on Sunday my husband and I decided to go out and get some SEWA work done. He came with me and rode on his motorcycle. We were crossing a street on the motorcycle, and we got hit by an oncoming vehicle. Now my husband is in the hospital with a badly broken leg. He had to have two metal rods put in place, and is pretty badly injured. So today I'm claiming my insurance. I am not getting full payment as to the entire medical expense, but whatever help I can get from this insurance, less I have to take out on loans, or borrow from friends."

After her story she gave me her mobile phone number, and told me that if I need any more help I can call her. Then we said goodbye and she left to go back to the hospital.

Meetaben Chandel

The next day I took a trip out to SEWA's outlet store where the Hansiba line of crafts and clothing were being sold exclusively. The store was geared toward attracting tourists, and the products in the store were well above average market price for similar goods, although the styles and quality of finishing on the products was something I hadn't really seen in most Indian markets. It was here that I spoke with Meetaben Chandel. She was a sales person, who had been working with the store for the last 11 years. When I asked her why she works with SEWA, she said at first she joined because it was a job, but now it's a very satisfying job, where she feels part of something big helping other women. There is also a sense of security in this job, which comes from working mainly with the beheno.

Suruchi Mehta

I took a trip to the SEWA Federation. The entrance to the Federation was another shop just like the other outlet store I had visited earlier in the day. As I entered the store, I was greeted by a very familiar smile, Tofiqueben. She pointed me to the back door, which opened up into the federation's main office. It was a bustling place, but in midst of it, there was a group of women sitting on the floor listening to a woman, in mixed languages of Hindi, Gujarati, and English. The woman addressing the group was Suruchi Mehta, and the group was a group of students studying Masters in Social Work. Suruchiben explained the work of the Co-Operative Federation. The full name of the Federation is Gujarat State Women's SEWA Co-Operative Federation LTD. The co-ops are divided into these main categories: milk, artisan, services, land based, services, and bank. The main purpose of the co-op is capacity building, short-term training, and support. Fed has 99 co-ops, and the largest is for milk. Fed has marketing help and an exporting license and they try to eliminate the middleman by linking the producers and vendors. Federation also collaborates with the government to get the information about government schemes to the individuals.

Milk Co-Operative

My conversation with Suruchiben was cut short as the bus to a rural village of Tarapur, where the social work students were going to visit a milk co-operative, was leaving. After a long bus ride, and an unexpected stop for something I never figured out, we arrived at the village just before sun down. A huge group of outside women brought a lot of attention to us, by the time we got to the small building where the women came to deposit the milk the crowd was huge; us students plus village women were gathered together. A man explained to us the technologies that were being used at the co-op. A woman brings in her milk, where its quantity and fat contents were measured. Since women run the whole co-op, some were trained to use the computers. They didn't know English, so the computers language was changed to Gujarati. One man supplied all the technology, and he

explained the process. While he was explaining in detail how it's used, I spoke with a young girl and a couple of her relatives outside the building. Her name was Shilpa, and she was with her aunts, Vidyaben and Madhuben. This evening Shilpa brought in 1.9 liters of milk, about the same quantity they brought in the morning. Shilpa was in 10th grade, the year she will choose what specific course of study she wants to take for 11th and 12th based on her final exam percentage. The preliminary exam was only a few days away. It was just getting to be dinnertime, and Shilpa was being kept from her studying, so I thanked them and returned to the crowded room.

Inside, the social work students were asking questions to Bhavatiben. She was also there to sell her milk. She showed how the milk container is placed on this metal plate, a probe is put in the milk to measure the fat content, and how the information is entered into the computer. After her demonstration she explained that, "this co-operative was created by women who went to SEWA to establish the co-op." SEWA helped ladies, with the training in administration, technologies, getting registered, and even went to the capitol to negotiate. Today there are about 125 women in the co-operative. One of the social work students asked, "What have you gained being part of the co-op?" Initially, Bhavitiben did not understand her question, due to perhaps a language barrier, so the student said, "for example, maybe gained more self confidence?" At this the professor of the group stepped in, and raised concern to the student regarding feeding an intended response. Finally, Bhavatiben responded, "I don't care about the self confidence stuff, but now I make more money. Before, I used to get 6 rupees per liter, but now its a few rupees more. Now I make 1400 rupees per month."

On the way out of the village, it was almost dark. One of the students in the group asked an elderly woman standing in front of her house, "How has the co-operative helped the village?" The woman responded, "There are a bunch of women running this business, how is that going to be good?" Later my sister tried to take a picture of a water buffalo sitting next to the elderly woman, and she threatened to throw a large stick at us if we took her picture; she wanted nothing to do with glorifying these women's roles. We quickly put our cameras away and bid her farewell.

DISCUSSION AND CONCLUSION

SEWA is a multidirectional organization. Although its primary role is as a trade union, it recognizes that in order to achieve better conditions for its members, much more will need to be done than to merely organize and represent them. The founder Ela Bhatt indicates that the main goal of SEWA is to fight poverty and bring about social change in the lives of the self-employed women. Its model is very successful, as its membership of almost a million, and its various success stories, are proof of this. Organizations from around the world come to work with SEWA to take some information back to implement similar models in their home states or countries. (Pandya)

Throughout my conversations and observations at SEWA a few things became clear to me. The first was the importance of all of these organizations working together under the umbrella of SEWA to fight a single cause: poverty. I finally understood the following lines that were taken from SEWA.org: "If women are to achieve their goals of full employment and self-reliance, these services are essential." (sewa.org). If one were to fight poverty, the fight can't just come from teaching literacy, or organizing a trade, or just providing a banking service. All those things must work together and must work in an accessible way. Even though the majority of women in India are active in the informal labor market, they continue to be bound by the culture norms and their strong family ties. It is very important to have an organization realize this and take the necessary services to the doorsteps of these women. The work of Savitaben was an excellent example of these actions.

Another point that is less evasive is the title of the book by Ela Bhatt, *We are poor: but we are so many*. The fact that they are so many can be a powerful tool for change, and SEWA has shown through its work that in fact there is a great deal of power in numbers. With India's overflowing labor supply there's hardly any bargaining power in the hands of the laborer, Elaben indicated in her *In Motion Magazine* interview. Elaben also stated that "You produce and sell in the market and when there is a balance of your own production unit, which is a cooperative, and you have a trade union demanding rights...[you have a] good combination of struggle and constructive work to be able...to come in a bargaining position." Through meeting Deenaben at the APMC market, and the Thhakor family in Tarapur, I saw those words in action. There are clearly so many farmers willing to organize to fight for a better return on their produce. There are equally as many vendors who are willing to buy the same goods for a better price, so why not eliminate the middleman. Alone, they may not get much money, but when so many of them demand it together, there is a lot more pressure on the buyers to pay a better price. These poor women of SEWA not only have fought through organizing, but also through creating a network of services that produce income for everyone involved. Another very important point I would like to discuss is my observation of SEWA as an automobile made of so many important parts, such that so many aspects of the organization generated so many jobs. Instead of permanently depending on grants, the sister organizations of SEWA are all forms of social businesses, that hire employees, pay wages, and even pay out dividends. Members like Tofiqueben, Saveetaben,

Deval, Meetaben, are all products of this self-sustaining machine. In my view this is a very important point to notice when discussing development.

For example, I looked further into Video SEWA, which Reemaben was talking about. As it turns out it was an initiative by Elaben who, with the help of UNDP and USAID, brought Martha Stewart to Ahmedabad. They trained 20 women in a three-week intensive course on using the digital media. (Biswas) Today Video SEWA acts as an important education tool for the Academy. It is self-sustaining, women working with Video SEWA have a job, and they provide important educational tools to the academy. Finally, the Academy itself also takes fees, so it's not completely running charity. The Bank pays out dividends from the profits it makes. All of these services are aimed toward supporting SEWA's main goals: full employment and self-reliance. Yet, the services themselves are businesses, and are, in fact, profit-making businesses!

Another important observation I'd like to discuss is the imprint left on me regarding SEWA's administrative team was the lack of titles. This is very different from a western organizational structure. Each employee has a title, and the titles are a very important part of the employee's identity. When I receive an email from a university or business personnel here in the United States, the title is listed at the end with their name and contact information, whereas at SEWA, an introduction was simple: the name of the individual and the branch they work in. I had to ask for their titles within the organization, and their responses were based on their work with no official attached title. The women thought hard about it and hesitated before they could tell me their titles.

The second thing I would like to discuss regarding the organizational structure is SEWA itself, the registered trade union. As I was trying to draw out the chart of the organizational structure that Pratibhaben had described to me, I was really struggling. My western computer had no real application to create the chart. A very successful model of power structure within SEWA, which has around a million members and a well-known organizational reputation, did not exist in a western Office program. Perhaps the bottom up power structure is really an unused structure in western organizations. SEWA's model and its work is one of a kind in bringing about social change and empowering poor women.

Although there was much to learn from the organization with this initial study, there is also a great deal of room to do more in depth research with SEWA. Through its own research, the organization is always growing through its sister branches. As globalization continues, SEWA's work will continue to change. Its work certainly will not make these poor women rich, although it will give many better lives, and perhaps the next generation of these women will be even better off. In her final words with the In Motion Magazine interview, Elaben says, "We are aware of other limitations as well. But, at whatever level we are at we are changing the balance of power in favor of the poor and women. One step is enough. Step by step."

Finally, it is very important to note that this was a very broad study of SEWA. The vast span of the organization and its intricacy places limitations on the study due to time and other resource constraints. Therefore, this study can serve as a steppingstone to a more focused study within any of the specific aspects of SEWA, or implementation of similar models to address other development issues.

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