



Delivering Extension Services through Effective and Inclusive Women's Groups: The Case of SEWA in India

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Background

It is now widely accepted that women farmers need better access to extension services (World Bank, 2007; World Bank, FAO and IFAD, 2008; Farnworth, 2010). This consensus is based on the recognition that women constitute the majority of farmers in many developing countries, and that improving their access to agricultural information, training and tools is an essential aspect of improving the overall reach and effectiveness of extension initiatives (World Bank, FAO and IFAD, 2008). Farnworth (2010:13) summarizes the empirical findings in much of the extension literature over the past two decades, pointing out that gender inequality in "access to, and control over, productive resources results in poorer agricultural and human development outcomes".

Extension needs to be supported by other factors that enable new knowledge to be put into practice. Access to land, capital, credit and basic financial management skills, among others, are needed to translate the potential of improved agricultural production techniques into increased productivity and profit. Women tend to have less access than men to complementary resources and skills as a result of gender-based patterns in the ownership of land, the control of household assets and access to schooling. An equally important factor is that women's economic opportunities and their perceptions of their opportunities and abilities are often affected by restrictive social norms.

Delivery of extension and advisory services through farmer groups, especially cooperatives and self-help groups, has long been used to broaden access to extension services in general but particularly for women. Cooperatives and self-help groups have also been seen as a way to provide support for the implementation of new techniques, particularly through the accumulation of capital through savings (see, for example, Mayoux, 2001).

Extension and advisory programs using a group-based approach have found that self-help groups that are working well can increase the impact of the programs on women.

Groups face challenges, however, which need to be understood and addressed if groups are to be effective in increasing women's ability to access resources and implement their training to improve their lives. Many challenging questions lie in wait, including:

- How can programs respond to the fact that the ability of women to achieve their aims through self-help groups depends to some extent on the legitimacy and social power of these groups within their wider communities?
- How can groups that rely on mutual assistance and solidarity manage to address the needs of the poorest women in their communities and also deliver effective extension and supporting services?

Community relationships and macro-level economic, legal, social and political institutions affect the ability of women's groups to create changes in their situations (see Mayoux, 2001) and these institutions and relationships need to be addressed if groups are to be effective in improving outcomes for women.

The Self-Employed Women's Association (SEWA) is a pioneer in delivering training and helping women build social capital and support through cooperatives and other group-based approaches, and running self-help groups to build financial capital for investment. SEWA has demonstrated a localized but highly replicable approach to increasing women's access to extension advice. It now reaches more than 1.3 million women in India and has conducted trainings in Sri Lanka, Pakistan and Afghanistan as well.

This case study highlights the way in which SEWA has achieved high levels of success in engaging women -- across religions, castes and social classes -- and increased women's influence in their families and communities to show how the SEWA approach could be replicated by extension and advisory services in other contexts.

Research Approach

To investigate SEWA's approach to inclusion and empowerment, we interviewed local coordinators and SEWA leaders. We also held focus groups with women's self-help groups and farmer field schools in nine locations in Gujarat, complemented by interviews with the heads of the village governments (called the *sarpanch*).

Working with SEWA, we selected nine groups working across the variety of trades that SEWA supports from six districts, with the aim of understanding how SEWA has been able to support women in a variety of contexts. SEWA delivers training through both self-help groups and field schools, so we spoke to both types of groups (although all field school members are also self-help group members, as described in the following sections). Four of the groups we spoke to were self-help groups, and five were field schools.

SEWA's rural campaigns focus both on increasing agricultural productivity by introducing new products and improving farming techniques, and also on developing skills for alternative rural livelihoods where this is what their members demand. The majority of the groups we held focus groups with were engaged in agricultural activities (six groups), but a third were involved in other activities such as processing and marketing, selling and distributing solar lamps and cookers, and garment manufacturing.

The table below details the groups interviewed for the research and the district names:

Table 1: Groups interviewed, by district

Group Interviewed	District
Cooperative group	Mahesana
Garment field school	Mahesana
Vermicompost development group	Vadodara
Davepura land development group	Anand
Farmer field school	Anand
Rudi processing group	Surendranagar
Farmer field school	Sabarkantha
Renewable energy school	Sabarkantha
Paraveterinary field school	Patan

In the groups and individual interviews, we asked the female group members to define what inclusiveness at the group level and influence within their communities meant for them. We then used the indicators of inclusion and influence to ask about the changes they had seen in how easy women found it to join the groups, and how their influence within their families, community and the wider society had changed since they had been involved with SEWA. We also asked what SEWA had done to support these changes.

SEWA's History

The Self-Employed Women's Association, SEWA, is a registered trade union whose mission is to organize women workers for full employment and self-reliance. It began in 1972 as an urban movement to support self-employed women who were struggling to earn a sufficient and sustainable income in the city of Ahmedabad in Gujarat State, India. The head of the women's wing of the Textile Labour Association union, Ela Bhatt, began meeting with women working in "informal employment" as domestic help, cotton sellers, workers in tobacco factories and textile mills, and vendors and hawkers, helping them to organize for better pay and working conditions. The Textile Labour Association union was founded by Mahatma Gandhi, and Ela Bhatt was deeply committed to recognizing the contribution and rights of poor workers.

One of the first challenges that SEWA faced was achieving official recognition as a trade union, which it did at the end of its first year, in 1972. This legal recognition provided the basis for informal sector self-employed workers, as SEWA members, to demand the same rights and protections as formally employed workers. The Labour Department initially refused because individuals in the sector did not have employers, but the membership argued that recognition was about the unity of workers rather than relating to employers. Continuing to identify the institutions and individuals that have power to help self-employed women achieve these protections, and engaging with them, remain at the core of SEWA's approach.

SEWA's Structure

From its initiation, SEWA has been a membership organization. Each member pays an annual fee of INR 5 to join. This membership fee provides access to services (discussed in more detail below), and also secures representation on SEWA's council. For every 200 members, one is elected to represent their concerns at SEWA's various trade councils. There are now more than 5,000 representatives, spread predominantly across four sectors:

1. Vendors and hawkers (such as fruit and vegetable vendors).
2. Home-based workers (such as embroiderers and tailors).
3. Laborers (including agricultural laborers, as well as other service laborers, such as construction).
4. Rural producers.

These representatives determine SEWA's priorities. The representatives also meet monthly in parallel trade committees of 15 to 20 representatives to discuss issues related to production, marketing or social issues, and possible solutions specific to their trades. For example, an issue with the variability of commodity pricing led to the

trade group identifying an opportunity to provide futures prices via SMS messages, which has now been implemented across the majority of SEWA groups.

Figure 1 below provides a simplified outline of SEWA's organizational structure and illustrates SEWA's decentralized and democratic decision-making model. This model is understood by SEWA's members to be essential in ensuring that the association is demand-led, flexible and needs focused.

SEWA's structure ensures that members are able to have their issues and views represented from the community level up through the variety of forums until a resolution is

forthcoming. SEWA has a relatively small central staff based in Ahmedabad and coordinators based in the communities that they serve. The central team's primary role is to manage the extensive cooperative network and to coordinate the membership structure rather than establish priorities. SEWA's support is driven by the needs of the members, and the structure enables the organization to be flexible to challenges and opportunities. The management team has established a variety of institutions that serve the various needs of their members. All are set up as cooperatives and are optional for members to join; they provide targeted support beyond that which every member receives by joining SEWA.

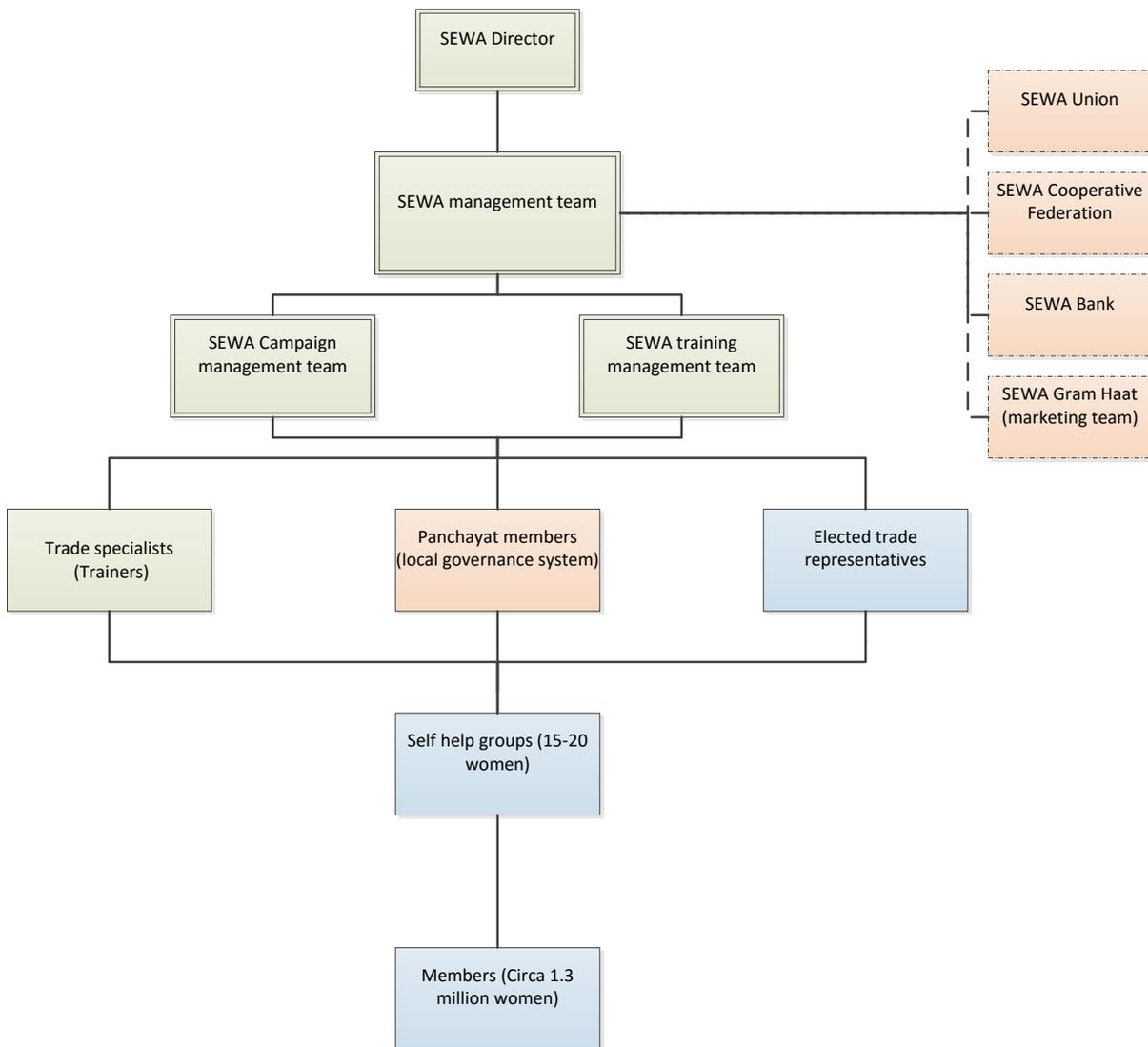


Figure 1. SEWA's organizational structure.

The key institutions and management bodies, as outlined in the structure above, are:

- *Trade specialists*, who develop training programs and assist with production issues.
- The *elected trade representatives*, who represent the needs of the members within the trade council in establishing key campaign areas, training support and market assistance.
- The *SEWA cooperative federation*, which organizes and coordinates the variety of cooperatives that SEWA has developed.
- The *SEWA Bank*, which is a cooperative bank owned by the members, provides low-cost financing and insurance. All depositors are shareholders.
- The *SEWA Gram Haat*, which provides marketing services and support to rural producers.

Each of these institutions is owned by the members and has elected SEWA members serving on its coordinating or executive committee. These institutions have enabled implementation of SEWA's multipronged and democratic approach, which in turn reduces members' vulnerability and susceptibility to crisis.

Targeting of Support

Many of the original SEWA members working in Ahmedabad were migrants from the surrounding rural areas. They realized that the groups that they formed could benefit their family members in their home villages. Beginning in 1985, SEWA began working with women who were farmers or were engaged in agricultural work and allied activities. Membership of those engaged in primary production grew rapidly. By 1999, there were 98,000 SEWA members who were smallholder farmers. Today, the figure is around 254,000; approximately 500,000 more are agricultural laborers or engaged in agricultural activities. By 2008, nearly two-thirds of SEWA's members were based in rural areas. SEWA's membership includes women involved in all aspects of agriculture: small farmers, landless agricultural sharecroppers and casual laborers working in agriculture-related on-farm activities.

As a membership organization, SEWA's activities are determined by the demands of its members. The growing number of members engaged in agricultural production meant that, from 1990 onwards, SEWA began increasingly to focus on issues facing women in this sector. SEWA began conducting sustainable agriculture campaigns in 1995, as well as campaigns in forest works and water conservation. Jointly, these campaigns are called the SEWA *Haryali* (which roughly translates as "greenery") campaign and include training, financial services, awareness raising and market support designed specifically to address the following challenges:

Challenges faced by small-scale producers:

- **Insecure profits:** The increasing cost of inputs has reduced profits and raised the level of investment required, which in turn has increased smallholders' risk.
- **Outdated practices:** Smallholder farmers lack technical knowledge and information on new technology and improved agriculture methods.
- **Increased competition:** The liberalization of trade in agricultural commodities forces small farmers to compete with foreign producers in domestic as well as export markets.
- **Environmental degradation:** Green Revolution agricultural practices have exacerbated environmental deterioration, characterized by depleted water tables, increasing salinity and desertification.
- **Lack of market access:** Individually, smallholder farmers are compelled to sell to traders and middlemen for prices substantially under market rates.

Challenges faced by agricultural laborers:

- **Decreasing demand for labor:** Changes in cropping patterns and increased mechanization have eliminated many employment options for agricultural workers.
- **Increasing labor supply:** Migratory labor is often hired for weeding and other activities on a contract basis at lower wages, thus increasing local unemployment.
- **Health hazards:** Agricultural laborers face several occupational health problems, which vary according to the season, equipment and types of chemical inputs used.

It is evident from these lists of challenges that the members see themselves primarily as workers, and that gender issues are addressed in the process of pursuing the main aim of the organization: enabling members to achieve full employment for self-reliance. This recognition of the status and needs of women as workers has been key to SEWA's success in engaging with women across castes and religions, including the poorest, and also its ability to increase the influence of SEWA members and groups within their immediate and wider environments.

Evaluations conducted with SEWA on the impact of its activities have shown that participation in SEWA services -- particularly financial, childcare and infrastructure services -- is associated with modest but significant increases in income (Chen, Khurana and Mirani, 2005). For example, between 1998 and 2000, SEWA Bank member households increased their incomes by an average of around 17 percent, compared with 6.8 percent for the control group (Chen and Snodgrass, 2001). SEWA members on average have more savings and greater access to credit, and those that make use of SEWA's childcare facilities are able to increase the number of hours spent earning an income (Chen, Khurana and Mirani, 2005).

Perceptions of Inclusion and Influence

Box 1 and 2 describe the interviewees' perceptions of inclusion, ease of participation and influence. The subsequent sections outline SEWA's overall approach, highlighting how the organization has contributed to outcomes of increased inclusion and influence and what lessons can be drawn from the members' experiences. In the case of each of these indicators, members had seen significant changes over the course of their involvement with SEWA.

Box 1. Defining Influence

Women indicated that the following were signs of **influence** in their families, communities and wider society:

- Receiving support and encouragement from husbands and family members to participate, not needing to ask permission to attend meetings, having a say in business and family matters, and being involved in decisions about the education and marriage of their children were all seen as signs of influence within the family.
- Being able to travel freely without seeking permission from a family member was the most often mentioned sign of influence.
- Having a formal relationship with government officials and being able to hold meetings with them were seen as indicators of increased power, as were receiving recognition from the *Panchayat* (the local government system) and women being offered positions in the *Panchayat* even when the seats were not reserved for women.
- Within members' communities, being able to call the police was seen as a sign of influence.
- Increased access to opportunities to work and share their experience with others was also seen as a sign of influence by members. This included winning publicly funded work from the *Panchayat* and being consulted and hired by development agencies and other initiatives, although many we spoke to felt strong and exclusive loyalty to SEWA.
- Economically, having improved access to credit and being able to unmortgage family land was seen as a measure of influence.
- Finally, being able to demonstrate individual identity and productive capacity as a worker, in place of a commonly held perception that women's identities were primarily dominated by their positions as mothers or wives, was also seen as a very important sign of influence.

Box 2. Defining Inclusion

When asked what **inclusion** meant to them, the women we interviewed said that the following were indications of inclusiveness within the **group** and **community**:

- The assurance of work (and therefore income) and the opportunity to work flexibly, engaging in work of their own choice in the time available to them, were essential. Secure, flexible employment for all members was clearly identified as a sign that the organization was inclusive.
- The ability of members themselves to decide what activities would be most beneficial for the group was extremely important. By sharing information within the group and up through the local *Panchayat* and the trade council structure, members saw themselves as owners or managers of their work. The sense that they were driving the activities according to their requirements was perceived as a catalyst for individuals to join groups.
- Trust among group members, including their being trusted with savings, was seen as an indicator that the group was inclusive.
- That religion was not a barrier to participation, that there was no caste-based prejudice and that everyone ate together were consistently mentioned as indicators that all members of the community could participate in SEWA activities.
- The attitude of the SEWA staff toward members was also seen as an important sign of inclusiveness. SEWA workers and staff members treated members compassionately and offered technical or emotional support consistently. This overcame a significant barrier to participation: a fear of failure and discouragement when new activities or approaches were not successful.
- The fact that SEWA employees came from the women's own communities, villages or neighboring villages made it easy for members to engage with SEWA because they knew that the SEWA employees understood their individual and collective situations.
- Women felt safe participating because it was an all-women's group.
- SEWA's recognition of their wider needs as women as well as workers (including childcare and healthcare) and the creation of links to welfare schemes meant that women were more able to participate in additional productive activities when they could access these complementary services. Like the other dimensions of inclusion, this was often most important for the poorest women.

SEWA's Approach

SEWA's activities are based explicitly on a belief system that aims to include and empower women, including the poorest and most vulnerable (the "end woman"). The overall approach is based on Gandhian rules, which emphasize mutual respect and love, recognition and solidarity with the poorest, no religious or caste distinctions, self-sufficiency and simplicity. Particular emphasis is placed on recognition and respect for the work of the members, which underpins the SEWA practice of letting the needs of members dictate the activities and initiatives of the organization.

Though SEWA initially accepted grant funding, it has become financially independent and self-sustaining. This allows the organization to respond solely to its members' priorities. SEWA's support services are financed in a variety of ways:

- Profits from some activities and initiatives, such as training activities, interest repayments through the SEWA Bank and a small percentage from produce marketed through the SEWA brand.
- Beneficiaries pay to access services, particularly financial services such as insurance.

SEWA also partners with organizations to share the costs of delivering some services.

SEWA's sustainable agriculture campaigns focus on four areas, which correspond to the priority concerns expressed by members:

1. Raising awareness of issues facing smallholder farmers.
2. Developing capacity to improve agricultural practices or microenterprises through training.
3. Establishing market and other linkages.
4. Providing financial services.

Each of these focal areas plays a part in addressing issues that traditionally have prevented women from accessing services and improving income, and helps SEWA's members and the groups they form to engage on increasingly equal terms with their families, communities and the wider society.

Raising awareness:

The first step of SEWA's campaigns is usually to organize members into self-help groups that enable members to develop bargaining power and nurture collective responsibility. Each group is normally made up of between 15 and 20 women. The formation of groups helps the women to collectively articulate their needs and the issues that they face in improving income generation opportunities, as well as issues of empowerment and support. The women are then involved in designing strategies to address these issues. SEWA's representative structure and weekly meetings, which are attended by every member, facilitate the process of raising awareness of the needs of women in the differing communities in which SEWA operates. A meeting is held at

the subdistrict (*taluka*) level on the 19th of every month. This is an opportunity to address issues that have arisen over the previous month, but women come for information even when they don't have particular concerns to discuss.

SEWA regards the organization of women as the enabling factor for income growth and empowerment. Therefore, it views organization as its primary function. From SEWA's perspective, the fact that women are able to come together, identify and discuss issues of mutual concern, and decide whether and how to take action to address these issues is fundamental. This social capital provides the capacity that members need to initiate change and demand services and support. SEWA can then respond in an appropriate and localized way to the changing needs of the communities in which it is active.

Awareness-raising activities within communities, such as holding preliminary meetings and identifying champions, also contribute directly to ensuring that the groups are accessible to those from various religions and castes, and especially to the poorest. As part of their awareness-raising activities, SEWA sensitizes members to the needs of the "end woman" in its introductory training, utilizing Gandhian principles to initiate discussions and reflection on what equality, compassion and dignity mean to members.

An inclusive and compassionate attitude is modeled by the local SEWA coordinators, who act in line with SEWA's principles of inclusion throughout their interaction with communities. SEWA coordinators also take part in the Exposure Beneficiary Programme during their training. This program is a three-day immersion experience in which the coordinator lives for three days and three nights in the homes of a selection of the women that SEWA aims to serve. This experience is included to improve coordinators' understanding of the lifestyles and challenges that SEWA members face every day. On visits to villages, coordinators have a policy of eating with members of the community and staying overnight where necessary, regardless of the conditions of the accommodations.

The awareness-raising aspect of SEWA's work thus provides both the basis for the women in the group to increase their influence within their immediate and wider communities, and also a shared awareness of the challenges that women face in production, marketing and other income-generating activities as well as sociocultural challenges.

Training and capacity building:

Developing members' capacity through training is another core component of SEWA's approach. SEWA provides a range of training to meet the various needs of its members. The range and appropriateness of the training that SEWA delivers are essential to its success in reaching poor women and empowering them within their families and communities.

Low literacy levels are a major barrier to women's participation in extension activities. SEWA established the

Jeevan Shala (Life School), which offers community-based literacy training to women, to remove barriers to receiving extension and other government services and further technical and business training.

SEWA also educates members about the latest technological developments and helps them acquire relevant skills, as well as providing training in financial literacy, basic methods of cash management and basic economics. This training includes understanding the value of their productive capital, calculating profit margins, understanding the distribution of land and capital in their communities, understanding the markets in which they operate, and being aware of global economic changes and how these might affect them.

Training is organized and delivered through group training or farmer field schools and is always based on a needs appraisal. The types of training therefore vary widely, but all activities have two consistent goals: to equip members to improve productivity and to understand and manage the external factors that affect their profitability.

Market and other linkages:

The third main component of SEWA's rural campaigns is helping farmer groups to establish linkages, especially market linkages. In response to their members' needs, SEWA has linked groups with seed companies, research institutes and marketing organizations, which have helped the farmers in various ways.

For example, SEWA helped groups in Surendranagar district to reach the required standards for a nationally recognized quality mark (the AGMARK) for their packaged products such as cumin. This was done to help the group differentiate its products from cheaper, lower quality produce and to carve out a niche in the local market.

To ensure that training is up-to-date and effective, SEWA has built links with experts in various topics at local universities and requests their services to train master trainers for the field school when groups request specific training that is not already available within SEWA's existing support. It is hoped that this will eventually lead toward an increased awareness of smallholder challenges among research faculty members and expand the focus of agricultural research, which now focuses disproportionately on the needs of large-scale industrialized agriculture.

The opportunity to build relationships directly with organizations that affect them further builds the groups' influence in their wider environment.

Financial services:

The final pillar of SEWA's campaigns is increasing women's access to financial services. SEWA's provision of insurance facilities and financial services came in response to member demands in a context where women typically have fewer

assets and less access to formal credit than men, which makes it harder to manage the risks of self-employment.

SEWA has educated its members on the importance of savings and encouraged savings groups, which are an important safety net in times of crisis. Members have access to the SEWA Bank, a cooperative bank owned by the members that was started by a 10-rupee investment from 4,000 SEWA members in 1974. The bank provides loans at rates that have usually been lower than those available from local moneylenders. The bank is under dual control of the Reserve Bank of India and the state government.

In addition to financial education and the extension of credit, the provision of insurance services has been a major factor in enabling members to build up their resources. Like most of SEWA's members, the women that are engaged through SEWA's agricultural campaigns depend on their labor for their incomes, and their health is quite literally their wealth. Accidents or illness can have a devastating effect on their financial position, wiping out gains from increased productivity. Rural women additionally face fluctuating prices for inputs and agricultural commodities and risks relating to weather and crop and animal health. SEWA members have access to an integrated insurance program that covers, among other things, accidents, ill health and death of a spouse. Members can either pay an annual premium or deposit a lump sum in the SEWA Bank, with interest paid toward the annual premium.

Other services and activities:

In addition to their core activities of capacity development, financial support and market linkages, SEWA also delivers broad support services, many of which address the specific challenges that women face in accessing and applying extension advice.

The organization recognized that a lack of adequate childcare often placed major time constraints on members. Childcare initiatives were introduced in many of the areas in which members were active, freeing up time that they then could use to improve productivity. Healthcare (including water and sanitation services) and housing are two other areas where SEWA provides support.

SEWA also acts as an advocate and a mediator for its members. At the family level, SEWA coordinators will speak to family members who are unwilling to let women participate in SEWA activities about the value of engagement with SEWA. With village and local government officials, SEWA coordinators, and in some cases prominent SEWA members, help women lobby for access to land and other forms of recognition and assistance, particularly by representing the needs of female community members with the *Panchayat*. To improve recognition of members at the state and national government levels, SEWA assists members in obtaining official identity documents and other forms of registration that are required for access to government services. SEWA

has also advocated for the extension of government services such as healthcare and childcare to the areas where members live. (It's important to note that, although it engages with state and national governments, SEWA itself says that it cannot operate effectively in response to member needs if it is aligned to political parties and has attempted to remain politically neutral.)

As SEWA has increased in size, the organization's power has increased, but its approach to representing the rights of those who are self-employed has remained as it started. All SEWA programs are designed to ensure that they are accessible and relevant to women, particularly poorer women. Measures include targeting marketing activities at traditionally female-produced crops, collaborating with enterprises that offer low-cost alternatives to archaic machinery or tools that are primarily used by women, and lobbying for increased land access for women in a society that is dominated by male asset ownership. The fact that SEWA's programs have led to increased income has in itself increased the influence of the groups within their local communities and reduced the opposition that women face in joining the organization.

Lessons learned from SEWA's approach to the inclusion and empowerment of women

SEWA has successfully replicated its approach throughout India, although it remains strongest in Gujarat. Because its approach is so demand-driven and contextually dependent, the lessons that extension service providers can learn from SEWA about improving the inclusiveness of groups and their influence within their environment relate primarily to SEWA's engagement processes.

SEWA's success in engaging women in their programs starts with how the organization views the women they serve. **SEWA begins by treating all of their members as equal and seeing everyone as deserving of recognition, regardless of caste and religion.**

SEWA has achieved inclusion through persistent modeling of attitudes toward the poorest women, which are based on deeply held values. This has been effective only in the context of broader social changes. As one of the SEWA project team members stated, "Actually, this question of inclusive participation is very tricky. These things are part of a larger social change. SEWA is just one agent in this change. State policies also need to be supportive. Say, if the statutory environment is not supportive, or in a community where religious boundaries are too strict around women, then it becomes very difficult."

Building on the recognition of women as workers, SEWA's **deeply participatory structure allows members' challenges to be understood**, including the barriers to inclusion that are determined by gender inequalities in the wider society. Because of the participatory structures that SEWA has

developed in communities, issues can be raised, whether they are idiosyncratic or more generic, and solutions can be disseminated through these channels and **integrated into the activities of the coordinators on a continuous and flexible basis**. In some circumstances, issues can also be dealt with at the self-help group level because of the level of social capital developed.

For example, a frequently mentioned barrier to participation was that women were not able to travel to meetings because restrictive social and religious norms dictated that they could not travel alone and sometimes were not permitted to work outside the house. SEWA coordinators encouraged women to come to meetings and travel to local villages to visit the markets, first with a more confident friend and then alone, as they felt able. The women perceived this freedom as a measure of their increasing influence within their communities. Where family members opposed women's participation in group activities, coordinators would reason directly with them. When this was a challenge that the members faced, it became part of the work of the coordinators. In established groups where the families have accepted the value of participation, this is no longer a major part of SEWA's role.

SEWA's approach to inclusion and empowerment is remarkable for the way in which it addresses the root causes of poverty and inequality. SEWA started as a union, but unlike workers with a single employer, the conditions under which women smallholders work are determined by multiple actors exerting power at the local level and at the level of state and national politics. **SEWA has worked to identify the power structures that affect members** and established a framework for engagement from the self-help group level through the *Panchayat* and up to the elected representatives at the national level. These **institutional structures allow members to actively engage to secure their rights** through lobbying and other forms of activism.

Finally, the organization has enabled the women who join to develop confidence and an identity as members of this organization and, as such, as workers, innovators, learners and someone who respects others. This appears to have added greatly to the sustainability of the organization and the coherence of its approach.

SEWA's experience suggests that organizations seeking to help women through a self-help group approach may find it helpful to think about the following points:

- Improving inclusion and empowerment through self-help groups requires organizations to identify and deal with the political and financial factors that affect women, particularly in increasing their access to technical advice and inputs. Lobbying at the *Panchayat* level, regionally and nationally for the recognition of women's rights around a variety of issues, such as market access, land rights and social empowerment remains an important part of this.

- Establishing structures for participation through which women individually and in groups can collectively articulate their challenges (as SEWA has done with the establishment of self-help groups and trade groups) is key to ensuring that extension services meet their needs.
- Extension agents need enough flexibility in their goals and approaches to respond to the needs of diverse groups.

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