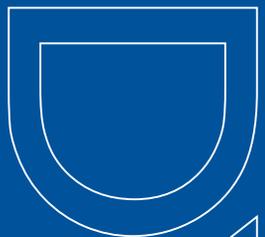
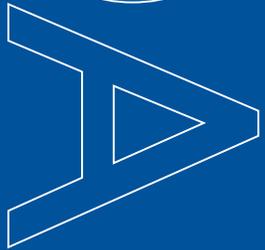
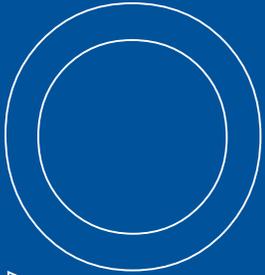
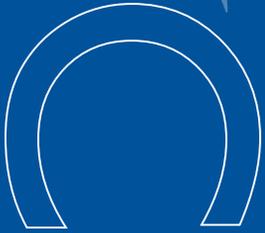


**Innovation series  
No. 6**

**Pathways towards political  
and economic agency:  
A synthesis of findings  
from five scoping studies**

**Alison Mathie, Eileen Alma, Nanci Lee,  
Brienne Peters and Bettina von Lieres  
January, 2017**

**INNOVATIVE  
THINKING**



**COADY**

INTERNATIONAL INSTITUTE  
ST. FRANCIS XAVIER UNIVERSITY

Igniting Leadership

The Coady International Institute's Innovation series, launched in 2015, showcases the work of Coady faculty, associates, and partners. Acting as a bridge between academic and practitioner worlds, the Coady Institute contributes new ideas, new ways of putting ideas into practice and innovative ways of creating transformative experiences in our educational programs. The publications in this series are colour coded to identify these three aspects of innovation using the "Coady colours": blue for "innovative thinking", green for "innovative practice" and orange for "innovative teaching".

ISSN 1701-1590

© Coady International Institute

Creative Commons Attribution-NonCommercial-ShareAlike 2.5 Canada License

<http://creativecommons.org/licenses/by-nc-sa/2.5/ca/>

All or parts of this publication may be copied and distributed for non-commercial purposes without requesting written permission, provided the author(s) and the Coady International Institute are explicitly acknowledged as the source of the material. Any work adapted from this material must also be made available to others under identical terms.

The Coady International Institute  
St. Francis Xavier University  
PO Box 5000  
Antigonish, NS  
Canada B2G 2W5

Phone: (902) 867-3960  
Phone: 1-866-820-7835 (within Canada)  
Fax: (902) 867-3907  
Web: [www.coady.stfx.ca](http://www.coady.stfx.ca)  
Email: [coady@stfx.ca](mailto:coady@stfx.ca)

# Pathways towards political and economic agency: A synthesis of findings from five scoping studies

## Introduction

How can we confront widespread and growing inequality? Calls to action are prompted by stark statistics – “just 8 men own the same as half the world” in Oxfam International’s latest report (Oxfam, 2017) – and forecasts of economic and political instability if inequality is allowed to grow unchecked. A bold set of UN Sustainable Development Goals laid out for 2030 has been one response, and international and national actions are being proposed to restructure the global economic system towards more equitable distribution of resources. However, while it is clear that action must be taken at these levels, questions about how economic inequality might be linked to political participation mean we must also focus attention on efforts at the grass-roots level and how they have been able to narrow inequalities from below. Some of these actions are featured in a contribution we made to the World Social Science Report 2016, “Challenging Inequalities: Pathways to a Just World” (Gaventa and Martorano, 2016; Mathie et al., 2016). In this paper, we provide some background to our exploration into the link between economic inequality and political participation illustrated by these actions and why we think a broad understanding of citizenship can help us analyze these grassroots efforts more fully.

In 2014, a workshop was convened by the Coady International Institute, prompted by an interest in building curriculum for educational programs for our main constituents—civil society leaders from the global South whose work addresses the consequences of inequality and exclusion on a daily basis. Attending the workshop were participants from a range of organizational and geographical contexts: academic and civil society organizations from South Asia, South-East Asia, Sub-Saharan Africa, Latin America, Europe and North America. The focus was on how people living in poverty acquire political and economic agency to change their situation. The rationale was that academic interests and local development efforts to address inequality tended to focus either on the economic or on the political aspects of agency and were therefore constrained by artificial but deeply embedded disciplinary boundaries. For the practice of development, we considered the interaction between economic and political agency worthy of more attention. We also considered the language of “citizenship” with underlying principles of inclusion, rights and duties could add important nuance to the idea of “capacity to act” captured in the concept of “agency.” These considerations are captured in the title of the workshop: “Exploring the dynamic between economic and political citizenship.”

Following this workshop, five scoping studies were planned for 2015 in diverse geographical, political and economic contexts in India, Ethiopia, Brazil and Indonesia. The studies would pick up on three strands of discussion: associations and how they build citizen capacity to engage with the state; the political-economic dynamic occurring in gendered and generational relationships in the private sphere

of the household as well as in the public sphere; and the combinations of political and economic strategies, individual and collective, that offer insight into ways of closing the inequality gap. Each study would be hosted by an organization represented at the workshop whose work promised an opportunity to explore this dynamic in depth.

The host organizations selected for the scoping studies were Self-Reliant Initiatives through Joint Action (Srijan) and The Self-Employed Women's Association (SEWA), both in India; the Organization for Women in Self Employment (WISE) in Ethiopia; PEKKA in Indonesia; and Banco Palmas in Brazil. A brief introduction to these organizations is provided in the following paragraphs.

Srijan is an NGO working with over 30,000 people in 12 districts in India, focusing on economic empowerment and self-reliance among the most marginalized. It facilitates small scale savings, microenterprise activity and access to information and services particularly for low caste women organized in self-help groups. In the state of Rajasthan, women have been able to participate as milk producers in a dairy value chain and in some cases have become shareholders of Maitree Mahila Dairy and Agriculture Producer Company Ltd.

Also in India, SEWA is a trade union and a development organization serving over 1.9 million women. Since it was established in 1972, it has pushed for legislative change and offered services to elevate female workers in the informal sector, combining economic and political action. SEWA focused on self-employed workers in urban areas in the early years, but now increasingly works with women in the rural economy through member-based savings, credit, and other services. A relatively recent initiative is SEWA's RUDI Multi Trading Company that links SEWA member producers to local consumers and provides employment to SEWA members in processing, packaging and retailing RUDI products. In addition, SEWA mobilizes members to take action to protect women's agriculture-based livelihoods from urban expansion and corporate expropriation.

Influenced by SEWA, the economic empowerment approach of WISE in Ethiopia is to organize women in Savings and Credit Cooperatives (SACCOs) and provide training to enhance women's success as micro-entrepreneurs as well as their status in the household and their communities. Working with poor self-employed women and girls in Addis Ababa and increasingly in rural areas, membership is now at 30,000 women who make up 68 SACCOs.

PEKKA in Indonesia has its origins in a World Bank program to assist women affected by the conflict in Aceh province. Established as a member-based NGO in 2001, PEKKA continued to work with women heads of households facing stigma as divorced, widowed, or abandoned women. Promoting their economic empowerment and their full participation as community leaders, it is now a network of associations supporting 20,000 rural widows and abandoned and divorced women in more than 800 savings and loan cooperatives in 495 villages in Indonesia.

Finally, in Brazil's Northeast, the neighbourhood of Conjunto Palmeiras on the outskirts of Fortaleza has a fifty year history of citizen-organizing to build housing, claim rights to basic infrastructure, and build a local "solidarity" economy. A unique component of its solidarity finance system is the social currency "palmas," designed to encourage local consumption, issued through its own community bank, Banco Palmas (BP). The community banking model has since been adopted in several communities in NE Brazil. The solidarity economy has built upon a strong associational base built up during earlier periods of political defiance dating back to the 1970s.

As well as their global geographical spread, the organizations offer some diversity in terms of their urban (Banco Palmas, and to some extent WISE) and rural reach. They also represent a variety of combinations of different types of member-based organizations and NGOs, illustrating how to maximize cross sector identities and partnerships, across economic and political spheres of activity. As an NGO for example, Srijan has an important mediating role supporting the district association of self-help groups (an MBO) which in turn has registered as a producer company (a coop-private sector hybrid). It is MBOs, particularly those with economic purposes that have the legitimacy to claim political space that is not available to NGOs. For example, SEWA and PEKKA (while partnering with other actors in government, civil society and the private sector) are in a better position to push members forward as a collective force in deliberations at the local government level and to train their members in the art and practice of democratization in the political decentralization process. At the same time, the degree to which such spaces are open varies according to political climate. Also, as illustrated in the neighbourhood of Conjunto Palmeiras where Banco Palmas is located, the physical space to congregate may be compromised by fear of physical safety in the context of increased urban violence.

This paper is a summary of the learning from these scoping studies, as well as a log of the intellectual journey leading into and from them. What began as a contrived chicken-and-egg debate about the primacy of economic or political agency later became the unravelling of how both interact, and how deliberate strategies to address them could have an impact on transforming local economies. It is organized as follows. First we introduce some of the conceptual work that influenced our initial thinking. We highlight the contextual factors that shape the economic, social, and political spaces that people living on the margins are trying to open up. We then provide summaries of the scoping studies, and offer insights into pathways towards inclusion and the role of mediating individuals and organizations to smooth those pathways. Finally, we suggest how these insights can shape further research and action to address in equality gaps from below.

## **Working Concepts**

### ***Citizenship as agency***

Understanding the dynamic between political and economic citizenship requires unpacking the various and contested conceptions of citizenship itself, a topic with a vast literature (Jones and Gaventa, 2002). Associated with justice, recognition, self-determination, and combined rights and duties, citizenship is often assumed to involve a relationship to the state. However, as Kabeer (2005) argues, when the state is too distant to be meaningful in people's lives, or in spaces independent of the state where a similar ethos of rights and responsibilities (or mutual obligation) occurs, the idea of citizenship extends to inclusion and capacity to act in civic spaces with a responsibility towards others or for the "public good."

In this sense of inclusion and capacity to act, the idea that economic citizenship is a necessary condition for people to exercise their rights and responsibilities of political citizenship also has a long history (Marshall, 1950, in Jones and Gaventa, 2002). More recently, the idea that economic citizenship is not simply a means to political citizenship, but is also an end in itself has gained acceptance, in so far as citizenship embodies the idea of mutual responsibility for the economy and for economic solidarity

with others. Responsibility for the environment that supports the economy and guarantees sustainable livelihoods for future generations adds “environmental citizenship” into the mix (Whitman, 2009).

With this expanded view of citizenship, the idea of citizenship-as-agency integrates: scholarship on rights-based political citizenship; active citizenship in the sense of mutual and civic responsibility; economic citizenship in the sense of economic participation and solidarity; and citizenship as stewardship for social/cultural and environmental sustainability. In all these, the capacity to act is infused with a sense of responsibility for shaping a public or common good. While this paper focuses on the economic and political conceptions of citizenship, it also acknowledges the importance of environmental citizenship as a necessary condition for economic citizenship and an important reason for political engagement. Also, while citizenship finds expression in the public sphere, any exploration of citizenship-as-agency, particularly as it applies to women, inevitably uncovers deeper cultural layers of exclusion in the private sphere of the household. Patriarchal social norms and institutions exacerbate caste, class, or ethnic designations and deepen the impact of economic or political marginalization (Chopra and Muller, 2016).

### ***Citizenship: vertical and horizontal dimensions***

As well as recognizing both economic and political forms of citizenship, we argue for a distinction between citizenship expressed in the citizen-state relationship and citizenship expressed as citizen-to-citizen responsibility and accountability. The simple graph in Figure 1 is designed to show the relationship between the two: citizen-to-state along the vertical axis and citizen-to-citizen responsibilities and accountabilities along the horizontal axis. Drawing on Boyte’s (2013) idea of citizens developing skills and habits of civic agency and co-creating public goods, it shows civic agency at its strongest when citizens experience mutual accountability in associational spaces as well as when they actively engage with a responsive and accountable state. Although generalizations about a causal

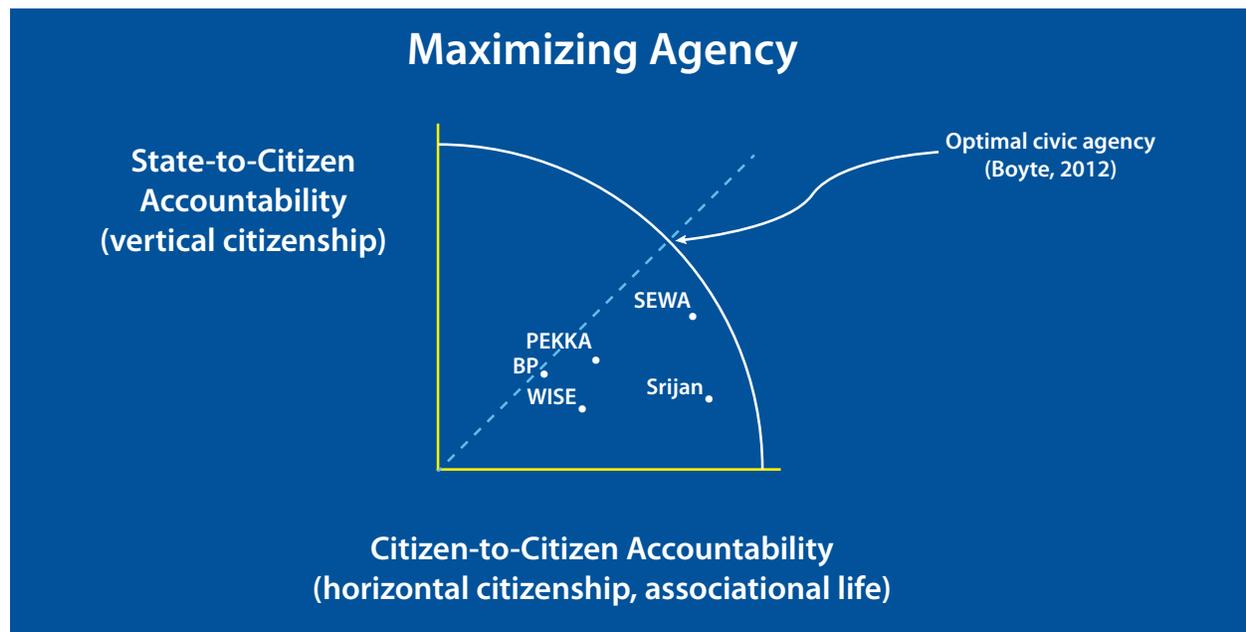


Figure 1: Horizontal and/or vertical citizenship evident in scoping study cases

connection may be difficult to draw because of the diversity of associational type and political context, the literature suggests that associations can play a role in shaping civic sensibilities, strengthening social capital, improving practices of participation and mechanisms of accountability, and contributing to democracy (Gaventa and Barrett, 2012; Fung, 2003; Udayaadhya, 2014; Dupar and Badenoch, 2002). In other words, the horizontal, while compensating for the absence of the state, may also strengthen citizen-state (vertical) engagement. Using the figure as a heuristic device, we can plot the position of different organizations on the graph according to the degree of (and possible relationship between) horizontal and vertical effectiveness.

The matrix below (Figure 2) links these vertical and horizontal dimensions to political and economic forms of citizenship. Political citizenship can be expressed horizontally (civic engagement, open debate, leadership, collective action) as well as vertically (voting, claiming rights and entitlements, formal participation in local government decision-making). Economic citizenship is expressed horizontally when associated with collective enterprise or a solidarity economy, and vertically in the sense of inclusion in a regulated market economy and in market governance.

<b>Political</b>	Civic engagement, civic duty	<p><b>Political inclusion, claiming rights and entitlements;</b></p> <p><b>Formal political participation;</b></p> <p><b>Policy influence</b></p>
<b>Economic</b>	<p>Solidarity, social economy</p> <p>Collective/cooperative enterprise (informal and formal)</p> <p>Mutual support (unpaid)</p>	<p><b>Economic inclusion in market economy;</b></p> <p><b>Fair dealings with market actors;</b></p> <p><b>Legal protection by the state;</b></p> <p><b>Federations of unions, cooperatives, etc.</b></p>
	<p><b>Horizontal citizenship</b></p> <p>Mutual obligations, reciprocity, "the common good"</p>	<p><b>Vertical Citizenship</b></p> <p>Claiming rights and entitlements</p>

Figure 2: Economic and political forms of citizenship, horizontal and vertical forms

Together, Figures 1 and 2 prompt several questions that build on the discussions at the workshop, specifically: What is the dynamic between these quadrants or the sequencing of achievement of these different expressions of citizenship-as-agency? In what ways are experiences of active citizenship in associational life a preparation for effective representation with respect to the state? What strategies, combining economic and political forms of citizenship, have the most promise to push for narrowing the inequality gap from below? These are the questions the scoping studies set out to explore.

## ***Contextual factors***

### **Economic**

A common feature of the scoping study cases is that they occur in countries experiencing rapid economic growth (ranging from 5-10% growth rates in 2013/14<sup>1</sup>) or had done so until recently in the case of Brazil (The Economist, 2016). This growth has been associated with growing inequality with the most excessive occurring in Brazil with 27% of its wealth is amassed by 1% of the population (Mila, 2015). Associated with growth in India are uneven access to market opportunity, rapid urbanization and a corporatization of agriculture which both put the livelihoods of rural families at risk, either because of pressure on land, or because of urban migration by family members. Similar pressures are being felt in Ethiopia and Indonesia. Meanwhile in urban areas, rapid population growth presents its own problems of inadequate living conditions, precarious employment, and a reliance on the informal economy. In Brazil, urban violence has a disproportionate impact on low income families, constraining their ability to participate in economic or political life.

### **Political**

The political contexts for the cases are diverse. The context for the SEWA and Srijan cases, for example, is one where India's much touted "largest democracy in the world" is increasingly vulnerable. Its constitution lays the groundwork for progressive policies with respect to the inclusion of most marginalized people in India (a reservation of seats for "scheduled" castes and tribes and later for women) in a three-tier decentralized system of local self-governance. However, whether due to endemic corruption or low levels of capacity in the public sector delivery program, the failure of Indian democratic institutions to deliver the transformations anticipated with economic growth have fuelled movements for rights to work, food and education, all gathering strength from the Right to Information Act in 2005 and Rights to Service Laws enacted in several states since 2010. These have resulted in progressive programs, such as those enacted through the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), one of the largest and most ambitious social security public works programs in the world.

Ethiopia's experiment with ethnic federalism has been top-down in practice, with limited devolution of power and responsibility to decentralized local authorities. Nevertheless, supporters of its decentralization policy argue that it has been foundational for participatory governance and accountability of local officials to its citizenry (Ayenew, 2002). At the same time, the number and diversity of associations in Ethiopia in general, particularly in rural areas, is striking. These horizontal spaces for civic engagement are a mix of traditional associations and more recent formations, including those encouraged by the state. They include burial societies, savings and credit groups, women's associations, elders' associations, to name but a few (See Pankhurst, 2008) and are an important de facto social safety net. Since many of them levy dues and manage and distribute resources they are an important space for local decision-making outside of the formal political system.

---

<sup>1</sup> African Development Bank Group  
<http://www.afdb.org/en/countries/east-africa/ethiopia/ethiopia-economic-outlook/>  
CIAWorld Factbook ( <https://www.cia.gov/library/publications/resources/the-world-factbook/rankorder/>)

In Indonesia, the transition towards a decentralised model of democracy has been more recent – since the fall of the Suharto regime in 1998. A significant development is the Village Law ratified in 2015, which establishes a new institutional framework for community development in Indonesia's 74,091 rural villages and, through a direct transfer of funds “strengthens the legal status of villages, increases their authority and responsibility, and recognises ‘adat’, traditional governance arrangements” (World Bank, 2015). Districts, sub-districts, village chiefs and councils are still assessing the implications of this on existing administrative and governance structures as well as for citizens’ access to services. Critically, there are concerns about how women’s rights will fare with a focus on indigenous rights and traditional governance models, which may add another layer of challenge to ensuring progressive interpretations of Muslim Law.

After the fall of the military dictatorship in the 1970s, Brazil rose to become an exemplar of modern democracy: A Citizen Constitution took effect in 1988, accompanied by political decentralization, including a participatory budgeting process and active civil society movements. The “B” in BRIC, Brazil was considered one of the strong emerging economies. However, in recent years economic and political strain has been evident in the longest recession in a century and one of the biggest bribery scandals in history. The fall-out from these issues have impacted on the Northeastern part of Brazil even harder, with a recent report locating 14 of the world’s 50 most violent cities in the Northeast (Pachico, 2015). The narrowing of space for citizen engagement is one of the casualties of this physical insecurity.

## **Social**

Since four of the scoping studies focus on women, it is important to acknowledge that, as in most parts of the world, cultural attitudes justifying unequal roles for women and men persist. These are centuries in the making and tough to shift, regardless of inclusive or progressive policies to encourage women’s participation. Such attitudes are compounded by stigmas associated with caste, class and ethnicity. In parts of India, for example, practices of seclusion and silencing in the household combine with the stigma associated with caste identity to limit women’s aspirations, let alone their agency. In Indonesia, where Islam is a reference for institutional practice in the legal system as well as for social and economic practice, conservative interpretations of religious teachings have had to be challenged, especially for women stigmatized by divorce or widowhood. In Ethiopia, despite a progressive policy laid out in its 1993 constitution, it remains a country with one of the highest rates of gender inequality in the world (Oxfam, 2015). These situations all point to the importance of understanding the political-economic dynamic within the household where social and cultural norms influence the degree to which women can participate in decision-making or have autonomy as economic actors.

Cultural norms that shape gender roles also inform how people engage in and benefit from customary institutions, community-initiated associations, or more recent associational or collective formations, generically described as member-based organizations (MBOs) or Member-Based Organizations of the Poor (MBOPs) (see Chen et al., 2007). The scoping studies give some insight into such “horizontal” spaces but suggest much deeper study would be fruitful. Ethiopia, for example, is known for its wide range of customary institutions and community-initiated institutions. Some have long historical traditions such as the burial societies, some are the outcome of contemporary state functions, and some are associated with more recent developments in Ethiopian civil society, such as the SACCOS of WISE. In India, religious service organizations and artisan guilds are precursors of more contemporary MBO forms, the most significant for us being the self-help groups that Srijan build upon, and the unionization of the self-employed that SEWA is best known for. In Indonesia, PEKKA – as an MBO – has

also created its own groups and these stand alongside various religious based organizations and, more recently, customary governance systems. How women participate in these various types of associations and how expectations and aspirations are changing is important to understand, as is the way in which local associational life is adapting to the contributions of women.

## **Scoping study objectives and approach**

The scoping studies were not designed as conclusive in-depth studies, but as ways of surfacing the dynamic between economic and political citizenship-as-agency from the point of view of organizations working in the field, the people this work is designed to benefit, and other actors connected to this work in academic, state and market sectors. Specifically, each team was asked to explore:

- Local understandings of economic and political citizenship and how they intersect or interact;
- Strategies used by the host organization to support community engagement in economic and political spheres in ways that can push for inclusion from below;
- Elements of a framework for further study.

The approach to these studies was an important consideration, informed by principles of interdisciplinarity, cross-country learning, and mutual exchange of ideas and experience from academic and civil society standpoints. Teams of four to five were selected to maximize diversity of perspective, in terms of academic and civil society perspectives, as well as different disciplinary backgrounds and countries of experience. So, for example, in the Srijan case the team comprised a political scientist, an expert in livelihoods and markets, a generalist, and two gender and empowerment specialists. They were from four different countries (India, Ecuador, Zambia, and Canada) and were evenly balanced gender-wise. The team included two from academic institutions and two from civil society organizations. Other teams were similarly diverse. This diversity of perspectives helped to construct a holistic view of the findings and meant that preconceptions coming from one perspective or another could be challenged. After an intensive five days in the field, the team generated core findings, with each member submitting reflections. The report was written up by each team leader and circulated for comment and confirmation.

After all the cases were completed, team leaders came together to discuss common themes and unresolved questions for further research. These form the basis of this paper.

## **Learning from the scoping studies: Charting political and economic citizenship pathways**

In this section, we provide examples of the range of meanings of “citizenship” encountered in these studies, and then examine the strategies used by the five organizations to promote citizenship as agency in these contexts.

## Understandings of citizenship

During the scoping studies, local citizens were invited to say what citizenship meant to them. In Figure 3, we provide examples to illustrate these definitions. “Protagonism,” used to describe youth engagement in Conjunto Palmeiras in Brazil, was the closest general term to the idea of citizenship-as-agency, but in all scoping studies “citizenship-as-belonging” also comes through as a common theme. Asked specifically about political and economic citizenship or agency (the translations varied), interviewees’ diversity of responses is indicated below in Figure 3, placed in the quadrants identified earlier (Figure 1). From these limited examples, it is possible to see a dynamic. In the Srijan case, for example, starting at, “Acting like a citizen in self-help groups” in the economic horizontal quadrant, the movement is to both the political horizontal (“taking civic action, becoming a community builder”) and the political vertical (“Becoming aware of being a citizen of a country with rights and responsibilities”). All of these contribute to the economic vertical (“an individual should have recourse if she is cheated by the money lender”).

<p><b>Political/horizontal</b></p> <p>Demonstrating action as a community builder- civic action- transferring what is learnt below (Srijan)</p> <p>Being elected treasurer, manager of her group (PEKKA)</p> <p>Having the opportunity to openly discuss social issues and “what is right and wrong” in a community (WISE)</p> <p>Bettering the community, employing critical analysis, putting the public good above individual gain (CP/BP)</p>	<p><b>Political/vertical:</b></p> <p>Being aware of being a citizen of a country with rights and responsibilities (Srijan)</p> <p>Talking with village head to get him to allocate funds for PEKKA training (PEKKA)</p> <p>Being invited to participate in discussions that take place at the local government level, and in some cases, beyond (e.g. sub-municipality) (WISE)</p> <p>Advocating for rights and entitlements to basic services (CP/BP)</p>
<p><b>Economic /horizontal</b></p> <p>“Acting as a citizen” in self-help groups, collective enterprise, etc. (Srijan)</p> <p>Help the community solve economic problems; create economic activities around farming to ensure food sovereignty for personal and members’ interests (PEKKA)</p> <p>Redistributing wealth for orphans and other vulnerable populations (WISE)</p> <p>“Find a way with few resources to have the best for all” (CP/BP)</p>	<p><b>Economic/Vertical:</b></p> <p>An individual should be able to change his or her situation in an economic sense, have recourse if he or she is cheated by the money lender or by the private sector agent selling substandard fertilizer (Srijan)</p> <p>Change self to become a better person, from labourer to entrepreneur (PEKKA)</p> <p>Being a successful business woman increases her visibility and ability to influence the government’s distribution of productive resources and services (e.g. market spaces, shade, land) (WISE)</p> <p>When citizens exercise critical oversight of public funds (CP/BP)</p>

Figure 3: A sample of local understandings of citizenship

## ***Pathways to citizenship-as-agency***

The scoping studies offer insights into different pathways to citizenship-as-agency. Here we divide these strategies into: 1) the integrated approach of PEKKA and SEWA, member-based organizations that have addressed political and economic agendas simultaneously; 2) the economic entry point strategy followed by WISE and Srijan; 3) the political entry point strategy, through community organizing, illustrated by Conjunto Palmeiras' Residents Association and its spin-offs – Banco Palmas and Instituto Palmas.

### **1. The integrated approach a) PEKKA**

As a member-based organization (MBO), PEKKA sees the political and economic empowerment of women-headed households as integrated and mutually reinforcing processes that build and strengthen women's capacity to act for themselves, their family and community. In line with this position, the savings and loans cooperative has both an economic and political purpose. It is the springboard for women to achieve economic autonomy through microenterprise. But it is also intended to be an arena for building understanding about what is democratic – the one member one vote principle; the rules and procedures for transparent decision-making; and the principle of mutual responsibility. In many villages, this civic sensibility has contributed to wider community gains. PEKKA members have extended their work into supporting village basic education courses; initiating community rice exchanges; building village community centres (currently about 40 in all); and generally supporting collaborative relations between citizens and government at all levels.

Concurrently, PEKKA as an organization has pushed for a deeper democratization of government policies in the framework of its decentralization process by building dialogue with local, district and national level governmental structures and maintaining a healthy tension between advocacy and collaboration. Its membership has challenged customary law and worked to improve women's access to local government services. It has promoted a multi-stakeholder forum to build collaboration between the Islamic Court, the Islamic Affairs Unit and the Civic Registration Office for a mobile court system, enabling women to access the services they need for legal documentation, such as birth registration, marriage, and divorce in a single day. Members have been trained as paralegals to provide legal advice to women and assist the courts by organizing and presenting cases efficiently. Meanwhile, at an organizational level, PEKKA collaborates with the advocacy network of non-profits, Alimat, in briefing Islamic court officials on progressive interpretations of the Koran with respect to women's roles.

Women's economic empowerment through membership of PEKKA has contributed to collective economic strategies which are showing initial signs of success. One example is the creation of PEKKA Mart, in which self-help groups and/or cooperatives are able to borrow government funds in a timely fashion to purchase and sell much needed food stuffs during times of peak demand, offering goods to members in large quantities and at cheaper prices with monthly repayment plans for their family and small business use. This provides dividends to members, allowing for a proliferation of new business women to emerge, and offers full time employment to village PEKKA Mart managers as opposed to their traditional sporadic work as farm labourers. The result is that PEKKA members are both sellers and consumers in an alternative economic model better suited to addressing their particular basic needs and to promoting local production of improved quality.

## 1b. The integrated approach: SEWA

As both a trade union and a development organization providing services to its members, SEWA promotes social, economic and political agency at multiple levels. Its contribution to the economic inclusion of women has a long history of organizing, starting with workers in the urban informal sector. Now, 65% of SEWA members are from the agriculture sector: small landowners, share-croppers or wage labourers. Women are encouraged to form small-scale savings groups, and over time they benefit from livelihood finance, insurance, training in innovative agricultural techniques, market linkages and other services provided through their District Association. Helping women gain visibility and recognition is an important first step; a woman with the identity of “farmer” stamped on her ID card is a significant mark of “citizenship” in and of itself, a starting point for women to be perceived differently by their families, by local government, and most importantly by themselves.

A recent initiative on SEWA’s part is the establishment of RUDI Multi Trading Company Limited to link producers and consumers in a value chain that allows rural capital to circulate and strengthen the local economy. The producers are SEWA members. Their produce is processed and packaged in six rural processing centres managed by SEWA District Associations and staffed by SEWA members employed in procurement, processing, packaging, marketing and management. Its retailers are Rudiben (RUDI “sisters”), also SEWA members, who deliver products to the village and sell them in small shops. In this way, SEWA is trying to preserve the viability of the rural agricultural sector and local economies in general.

SEWA members’ economic agency and their experience of SHGs gives them confidence to participate in the village level Gram Sabha meetings, and play more of a public oversight role. For example, we were told how women in one village exposed the fact that false records had been kept on the number of bore holes dug. On another occasion, the number claimed by local government offices to have benefitted from the Mahatma Gandhi National Rural Employment Guarantee scheme was disputed. A second generation of SEWA members is emerging, learning from the previous generation and arming themselves with better access to information, a stronger awareness of rights and entitlements, and an ability to take issues up directly at the District Office rather than relying on village leadership. As one SEWA member summed it up: “Change is much faster now.”

At the same time, however, the vulnerability of farmers in the face of threatened land acquisitions for industrial development has required a more forceful institutional response. Even before amendments to the Land Acquisitions Bill were proposed, pressure on small landholders to sell had grown intense, and illegal land transfers were taking place. Reaching 2,159 villages, the “We will not sell our Land!” campaign was organized by SEWA to raise awareness and urge landowners to consider their options carefully. In one area, people from 30 villages organized a protest march to stop a large corporation from purchasing land. This was diffused when the government promised to have small landowner representatives at the negotiating table, with SEWA providing legal support. As a result 23 villages were saved from purchase, with the remainder still under review.

As an MBO with a substantial membership and reputation, these examples show how SEWA gives its members the clout in collective action that their status as “poor” might otherwise restrict. Able to provide independent services, it strengthens poor women’s capacity for full employment and livelihood. Although it is carrying out functions that the state might otherwise be expected to do,

it is also a political force to be reckoned with in relation to the state pressing for legislative change and government accountability for its commitments. Horizontal forms of citizenship therefore feed women's capacity to act as citizens and have a legitimate voice through SEWA as a federation in local and national political spaces.

## **2. The social/economic entry point strategy: Srijan**

SRIJAN is an NGO in India promoting self-reliant community organizations of the poor, and is currently working in twelve districts in Madhya Pradesh, Karnataka and Rajasthan. Its entry point is economic. It starts by helping to form self-help groups where small savings can be accumulated and invested in micro enterprises, including farming activities. Its focus is on the most disadvantaged of the below-poverty line (BPL) category, especially dalits (scheduled castes) and adivasis (scheduled tribes). Many of these groups have little or no land, relying on wage labour and small livestock production.

In Rajasthan, Srijan was a partner in a World Bank District Poverty Initiative Project (DPIP) in 2000. Its involvement was designed to facilitate the convergence of community-based organizations (primarily of women) with government programs, elected officials, intermediary organizations, and private sector players. Livestock rearing was determined to be the best option and as a result 80% subsidies to purchase an improved breed of buffalo were offered to each household. By 2007, the emphasis shifted to women only. They took responsibility for livestock-rearing and group management in self-help groups of 10-15 women each. However, while yields increased, marketing became problematic because cultural norms meant women were highly restricted in their movement and limited in their experience of interacting with market actors. After considerable deliberation, four women elected to go on an exposure visit to women's collectives in neighbouring areas, and this inspired women to organize to bring the market closer to them by forming a producer company. The Maitree Mahila Dairy and Agriculture Producer Company Ltd was established in 2013 after 10 women invested Rs 10,000 each as share capital and became the promoter shareholders. Since then, the number of investors has increased, with non-members encouraged to supply milk so that they can earn the income and eventually become shareholders themselves (Pal and Pradhan, n.d.).

Srijan's extension workers reveal the patience required to persuade women to participate in any kind of activity outside the household in the early stages. Starting a self-help group (SHG) to build up savings would be suggested as one way women from marginalized groups could do something together. Once established, these SHGs became the platform for awareness about social, economic and political issues. But it could take months or even years for some women to participate in SHG activities. Their husbands were skeptical and concerned, and often put up resistance. Some would follow their wives to meetings. Women reported, however, that the power dynamics began to change as they gained some independent economic ground, or could demonstrate that the information they were getting through the SHG could enhance household income as a whole. They described their SHG as a new extended family—a place where they shared information but also shared responsibility for one another.

With the support of their own SHG, the SHG federation and Srijan, women's engagement as political citizens gradually became both necessary and possible. Women described how they no longer hid their faces when talking to government officials. They grew to understand what

they should expect of government services. They demanded better quality of public schooling and were able to provide evidence to support their complaints. They were able to challenge claims made by government officials that veterinary services (on which the health of their buffalo and therefore their income depended) were being adequately provided. One local Sarpanch reported that in Gram Sabha meetings women raised several issues: water and sanitation; access to employment under the MGNREG scheme; pensions eligibility and processing, and housing. Women were learning to ask the right questions, a role that Srijan, as an NGO, could encourage but not do on their behalf.

While women's collective agency can call attention to inadequacies in the delivery of public services, individual economic agency has enhanced capacity to make choices. Some bypass the public system and hire private tutors to compensate for the failures of public schools, for example. Similarly, the agriculture and veterinary para-professional services that Srijan has facilitated through the SHG federation have been put in place because government services have failed to deliver. Providing parallel and more effective services demonstrates the power of associations, in this case the District Association of SHGs. However, the question of where energy is best spent – on demanding effective public service, or privatizing the service through a federated associational structure, or some combination of the two – is a recurring theme.

### **3. The social/economic entry point strategy: WISE**

WISE in Ethiopia works with poor self-employed women and girls in Addis Ababa, and focuses on their social inclusion through economic and social empowerment. From WISE's point of view, the strategies most likely to lead to economic and social participation are those that work on both simultaneously. For women who are extremely marginalised, joining a SACCO gives them a sense of identity as well as access to a range of services such as savings, micro health insurance, pension schemes, and individual and group loans for micro and small businesses, housing and education. These services enhance their economic participation. Beyond their practical use, the loans are also a tool for social engagement. Women undergo training to help them understand loans not only in narrow economic terms but also as a means to shift household relations and increase mobility. Through these programs, women build self-confidence, gain recognition, and learn effective negotiation alongside the skills that bring economic gains such as increased incomes, investment, and credit worthiness.

The loans are also a 'socializing' tool for mutual support and cooperation. Within the SACCO, even when women default or delay payment, extra effort and support is extended to keep the women engaged in WISE's network. At the local community level, change agents trained and supported by WISE have transitioned to become SACCO employees and are paid for by member contributions. Their role is not only to support SACCOs but also to encourage women to make a difference in their lives and the lives of others at the household and community level:

They are information providers; they encourage the women to take advantage of a loan; they advise women to have social network and access market linkages; and they are mediators to resolve conflicts. They have ties with members through sharing feelings in time of sadness or joy. They are appreciating and giving love that is important for relationship building (Tefera, pers. comm., 2015).

The “multiplier” effect of women’s emerging capacities in the SACCOs is seen in a steady increase in their participation in economic and social life (Figure 3). Specific to economic agency, women build capacity in generating business ideas, financial literacy, savings, time management, maintaining household enterprises, and diversifying or expanding business over time. As a result, women increase income, build household and business assets (including those that reduce women’s work load), contribute to pension and savings schemes, and increase their contribution to household decision-making. In turn, these increased capacities have been shown to result in greater investment in children’s education, and a more hopeful outlook for the future.

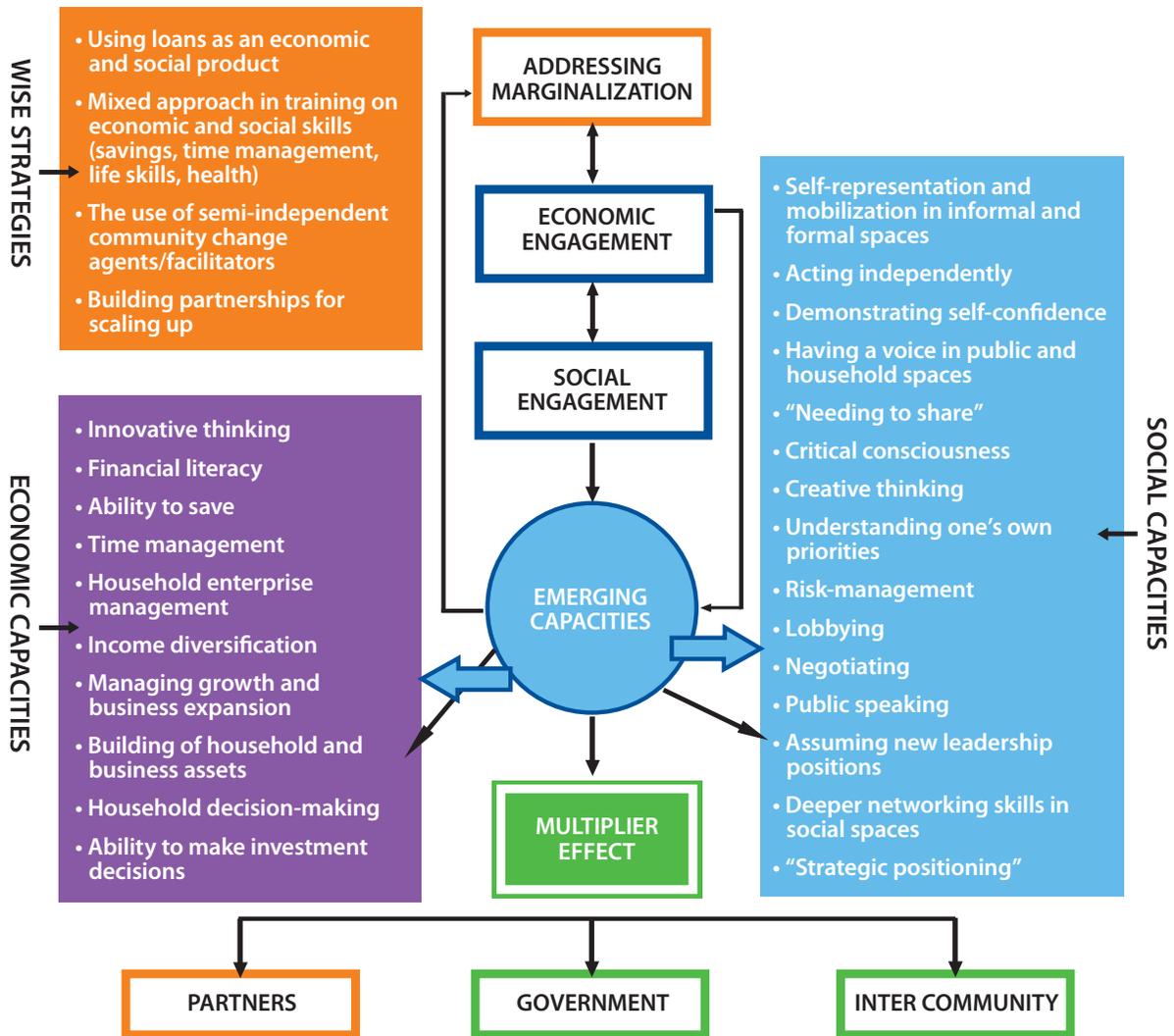


Figure 4: WISE: Pathways for economic and social engagement

Figure 4 is a visual representation of the trajectory described by WISE members. Women’s contribution to decision-making beyond the household has also increased. In terms of community associations, women reported that they had built more engaged forms of self-representation

and self-mobilization. They felt they had more individual independence and self-confidence; they were “not being silent any more”; they had abilities in critical questioning, creative thinking, prioritizing, risk-management, lobbying, formulating claims, negotiating, speaking in public, and assuming new leadership positions. They also reported a deepening strategic networking capacity through mobilizing other women and positioning themselves more effectively in community affairs.

Recent research by WISE also shows that women entrepreneurs have learned to see access to government support as essential for business success:

Many of them have developed the capacity to explore opportunities in their environment and strived to benefit from it. The commonly reported opportunity grabbing behaviour is facilitated by active participation in kebele meetings, expressing their views in such meetings, voicing their demands and requesting support such as work space and market place, asking for a government house to live or work in, etc. (WISE, 2016, 4.33).

Participating as economic actors has thus raised awareness of rights and entitlements, and opened their eyes to their capacity to influence decision-making in the household, in local associations and local government.

#### **4. The political entry point strategy through community organizing: Conjunto Palmeiras and Banco Palmas**

The history of the neighbourhood of Conjunto Palmeiras began in 1973 during Brazil’s military dictatorship. Fisher families from the coastal region of Fortaleza were forced to migrate from areas that were being developed for tourism. They were relocated to swampy areas in present-day Conjunto Palmeiras, and left there to build homes and fend for themselves. Through the 1980s, the community mobilized neighbours and resources through the local Resident’s Association. They built homes and organized into over 26 community organizations. In addition to their own contributions in time and money, they succeeded in securing support from NGOs and began making their lack of services a political issue. As the political repression relaxed with the fall of the military in 1985, protest, civil action and advocacy, combined with their own capacity to organize to get things done, meant that by the end of the 1990s they had a sewage and drainage system, schools, roads and other basic services.

Such political agency did not immediately translate into economic agency, however. Even with these improvements, a powerful and yet simple question remained unanswered: “Why are we poor?” The Neighbourhood Association’s leadership probed the question more deeply: What is your monthly consumption? Where do you do most of your shopping? What’s the brand of the products that you buy? Are you able to produce something (commerce, service, industry)? From the 2,300 local residents surveyed, they found that 80% of residents’ expenditures were outside the community, and 90% of residents worked in the informal sector, mostly outside the neighbourhood. The Association concluded:

We are not poor, but rather we become impoverished because we lose our savings, and we lose our savings because we buy most of what we need outside of the community.

When we buy outside the neighbourhood the money stops circulating locally, and this slowly weakens the local economy, reducing the number of jobs and income it can generate for the community... No matter how poor we appear to be, we are capable of achieving local development. To generate income, we just need to buy from one another (Melo, 2013, p. 23).

The Residents' Association conducted an analysis of producer and consumer patterns, which Banco Palmas continues to this day. Arguing that "the collective organization of the community is the only way out for overcoming poverty" (Melo, 2013, p. 28), in 1998 the Association created Banco Palmas, the first Community Bank in Brazil to offer financial services to community members and link producers to consumers to stimulate the local economy. A key element of the strategy was a local "social" currency, issued to encourage local expenditure. This social currency is complementary to the national currency and is provided in the form of loans to stimulate local spending in participating local businesses, along with loans in the national currency for purchases of items and services unavailable locally. Both currencies can be exchanged freely. As declared on the wall of the Residents' Association – "The way we consume defines the kind of society we want to build" Figure 4 illustrates how this solidarity finance system works.

Current strategies and services offered by Banco Palmas include: financial services to the excluded and underserved; fair rates and products tailored to the poor; and local employment opportunities. It has also begun a program of e-banking with a platform called E-Dinheiro that will go online and make the social currency available throughout Brazil.

The community bank model has been replicated in over 104 Brazilian communities and BP has now become an influential voice in both local and national politics, advocating for an enabling legal framework for the solidarity economy to prosper. Two new undersecretary offices were created in no small part due to the work of Banco Palmas: The Secretariat for Social Economy under the Ministry of Labor and Employment and the Secretariat for the Creative Economy under the Ministry of Culture.

However, the situation in the neighbourhood and the country as a whole has altered dramatically in recent years. With the national political and economic crisis of 2015-16, and serious violence and insecurity locally, gains from previous decades are at risk. A decline in associational life is already evident. There are fewer community associations and lower levels of participation in them. There is a growing distance between the founding Residents' Association and Banco Palmas partly because the growing sophistication of BP's banking activities. At the same time, increased physical insecurity due to violence inhibits participation in the associational spaces that gave political and economic action impetus in the past.

Whether the result of a cyclical ebb and flow of citizen engagement or a trend, there are notable exceptions to this perceived decline in associational life. First, cultural associations appear to be key to maintaining the social capital "glue" and shared identity. In fact, cultural associations and clubs were identified as among the few spaces for youth to act collectively in the community and have a sense of belonging. Another exception is Associação Emancipadas, a women's association that grew out of a BP economic empowerment program supporting women receiving conditional cash transfers from the state. These "women multipliers" have started a tailoring business, a collective

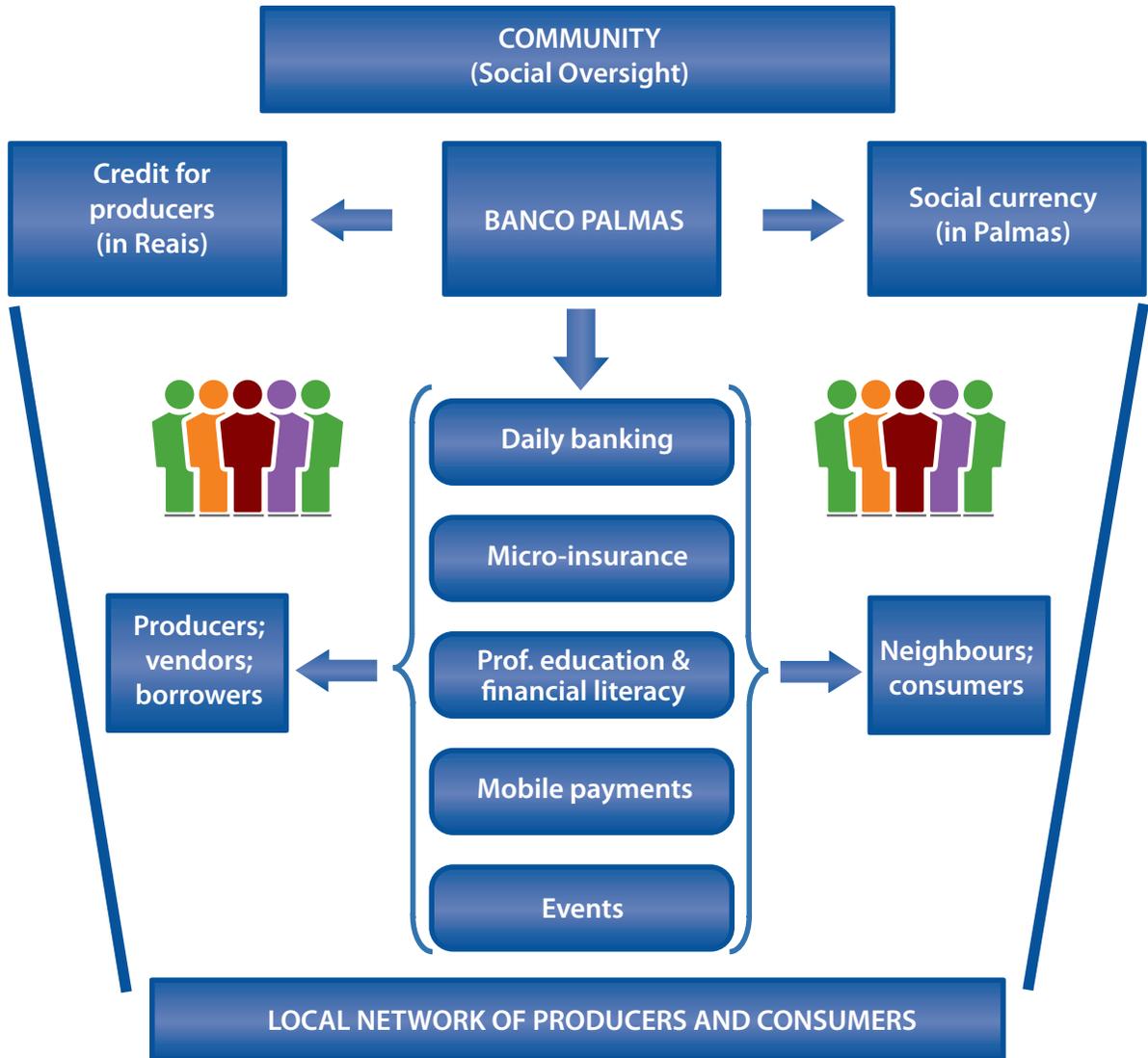


Figure 5: Banco Palmas' Strategy: (Source: Banco Palmas, 2015)

laundry, a catering/restaurant business, and two cultural clubs with the help of individual loans (partly national currency and partly social currency for local expenditures).

The rise in the use of social media as a substitute for face-to-face contact is reported to be another cause of a decline in participation of community members. Concerns about physical security in the neighbourhood undoubtedly contribute to its use. On the other hand, many also talked about social media as a vehicle for capacity building for youth and other community leaders, as well as a means of oversight for human rights violations by police authorities. Palmas Lab is in the process of exploring how to harness this potential.

From the 1990s, economic growth gave BP a role to galvanize the local banking system to promote a solidarity economy and show how a widening income gap could be corrected. Today, the story is different. The current political and economic crisis is compounded by a climate of physical insecurity caused by the infusion of the illegal economy of the drug trade. Conjunto Palmeiras' economic solidarity is impacted by different aspirations of a new generation of young people. The question is whether BP and CP's history provides a base layer of resilience, on which new spaces for civic agency can emerge to face of these challenges.

### ***Pathways to citizenship-as-agency: Summary***

Some common themes emerge from these different pathways towards political and economic citizenship. One is that civic sensibility has to be cultivated and nurtured. In most of the studies a powerful nurturing ground was in associational spaces that are economic in purpose – self-help groups, cooperatives, SACCOs, a solidarity economy -- where principles of inclusion, solidarity, mutuality, democratic decision-making and economic cooperation are the basis of collective economic success. For women, these newer associational spaces remove the inhibiting patriarchal relationships that infuse household, clan, or religious associational forms.

However, while experience of economic associations can be an important preparation ground for participation in community life more broadly, the transition from one to the other is by no means seamless. In invited political spaces, such as deliberations at the local government level, the collective voice of associational members can be more effective than the tokenistic participation of women as individuals. But even more effective is where these associations are federated as member-based organizations, such as PEKKA and SEWA, which provide the political muscle that is otherwise limited at the local level of women's group organizing or women's representation in invited political spaces. Similarly, women's role in market governance, where women's economic agency can be dwarfed by exclusionary decision-making structures, may be difficult without MBO and NGO support in developing inclusive value chains that can protect member interests, such as that of Srijan and SEWA, or securing government loans for bulk purchase of consumer items, as in the case of PEKKA.

Given the importance of service delivery for economic livelihood, the economic and the political become intertwined in a well-articulated demand for services or the capacity to hold duty bearers to account. Yet the expectations of what government should deliver and its capacity to deliver such services varies widely, hence the emergence of private substitutes (such as education); NGO interventions; and parallel MBO service deliver through federated organizational structures. In Conjunto Palmeiras, the pathway from political solidarity to economic action to political influence for the promotion of a solidarity economy more broadly is a 40-year journey. As a consequence, the starting point for the new generation has been a different one, with better living conditions, different aspirations, connectivity through social media but less face-to-face interaction because of concerns for physical safety. On the one hand, the space for civic action has narrowed, while on the other hand digital media opens up new possibilities, with citizenship-as-sense-of-belonging or cultural identity providing an opening for a renewal of citizen engagement.

## Elements of an analytical framework: Further reflections

Given these common themes in different contexts, suggestions for elements of a framework to analyze strategies for economic transformation are proposed as follows:

### *Concepts*

While “citizenship” and “agency” are sometimes used interchangeably, “agency” as capacity to act does not go far enough. “Citizenship” adds the responsibility for a collective or public good “Citizenship-as-agency” is a useful, if provisional, concept.

### *Layers of political and economic citizenship*

There is an important distinction between: a) the political-economic dynamic of the household or private sphere and b) the more public expressions of political and economic agency. The gendered “social” component to this dynamic comes across in all scoping studies.

### *The dynamic between political and economic citizenship*

One way to assess this dynamic is to look at the transferability of skills and capacities from economic to political spheres. Through the experience of small group savings and loans or cooperative economic activity, and through the coaching and education by support organizations, people acquire important skills and experience to participate actively in political or civic as well as economic life (including at the household level). Awareness of the political nature of the economic deepens along with the increase of power and influence that goes with collective economic action<sup>2</sup>. The dynamism of this “multiplier effect” is named in the WISE case, and evident also in the PEKKA, SEWA, and Srijan cases.

With respect to women, these dynamics have already been well articulated in the literature on practical versus strategic needs (which in broad terms are equivalent to economic and political needs) and the importance of addressing both simultaneously; gender disparities in political and economic decision-making spaces are not unique to the situations explored in these scoping studies. Given the limited number of studies here, further insights need to be drawn from an exploration of known cases where political and social empowerment of women (awareness raising to encourage women to claim an equal status—a strategic need) precedes economic empowerment<sup>3</sup> or where newly independent states have championed women’s participation in formal politics, while the practical economic interests of women have lagged behind (Hill, 2012).

---

<sup>2</sup> Note that this dynamic can work in a negative direction as well with more powerful economic and political actors co-opting less powerful players.

<sup>3</sup> A case in point would be Women for Change, Zambia whose starting point is social/political empowerment.

## The link between horizontal and vertical forms

As important as the the economic and political dynamic is, the link between horizontal and vertical forms of citizenship in explaining this dynamic takes us a step further in understanding strategic entry points. Intentionality matters in terms of building associational life; building capacities in financial education, civic awareness, self-representation and critical analysis are essential for achieving accountability both horizontally (in associational life) and vertically (in relation to the state). The SEWA case lends itself well to illustrating these different dimensions and the dynamic between them as illustrated below in Figure 5.

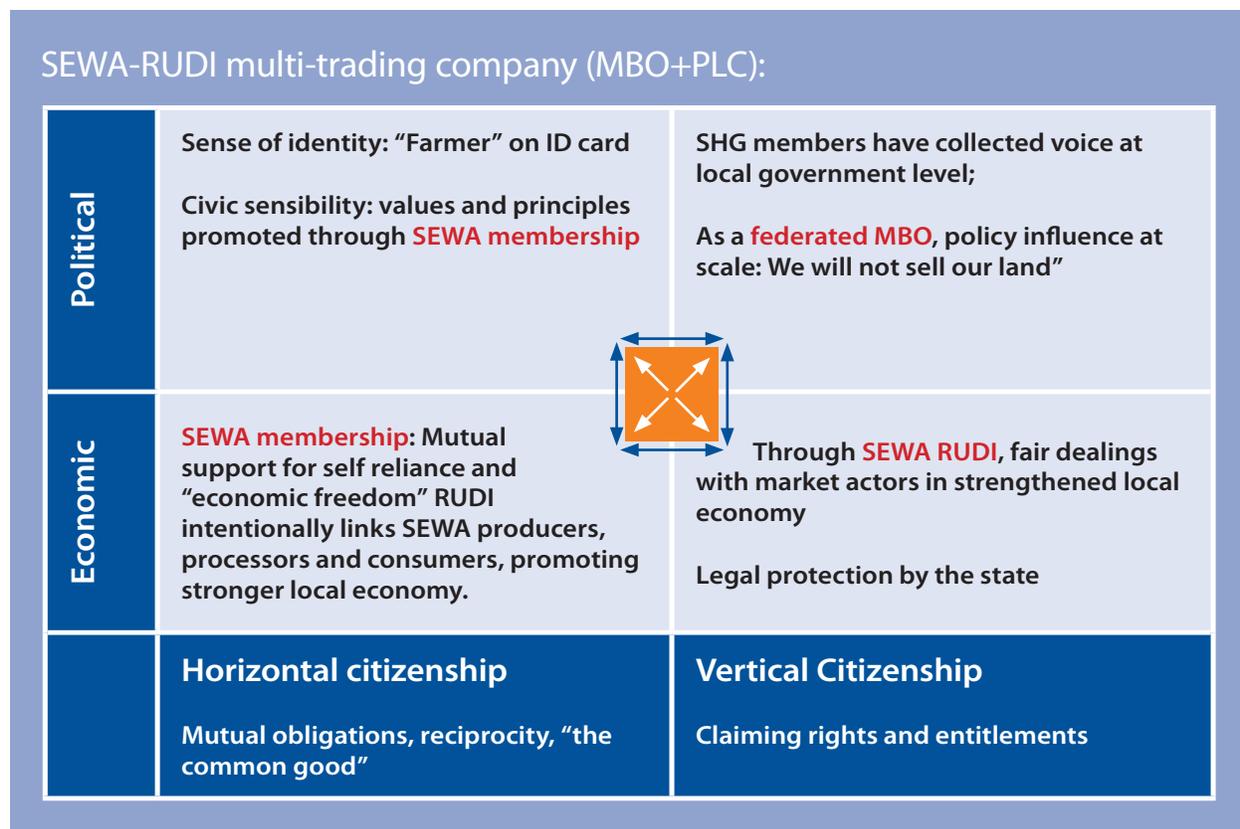


Figure 5 SEWA's strategy in terms of the dimensions of citizenship introduced in Figure 2.

However, the "horizontal" includes a wide range of associational forms, ranging from the traditional to more recent formations. As Fung (2002) has argued, associations vary widely in the degree to which they are a positive influence on democracy, and from Meagher (2006) we know that associations, whatever their normative claims to inclusion and mutual responsibility and accountability, can be places where social liabilities as well as social capital are created and where political capital can be earned at the expense of broad-based inclusion. An important contribution would be a deeper knowledge of different types of associations and how effectively and intentionally they achieve inclusion and mutuality along with constructive economic and civic action.

In some cases, associations may substitute for the state because of failures in the service delivery system, or for the private sector because of market failure (as for example, weak commercial banking services). In other cases, associations may partner with state or private sector actors. Understanding the rationale for these different strategies could shed light on how to optimise opportunities for enhanced systems of accountability in both political and economic activities along vertical as well as horizontal dimensions. For example, what was the rationale for SEWA's decisions to collaborate with government in the delivery of services in some instances, and to provide separate services in others? Or in Ethiopia, where traditional associations could be "more actively involved in partnerships with government and non-government organizations to promote social protection and grass-roots development" (Dercon et al. 2004), what are the social and economic gains to be made by such partnerships and how do they enhance both horizontal and vertical accountabilities?

### ***Movement from collective and individual agency***

The scoping studies provide examples of strategies used to achieve economic security by exercising control of the local economy through various forms of collective organization. Less clear is whether individual economic agency emerges at the expense of collective agency. An example could be a successful entrepreneur who outgrows a self-help group and outcompetes nascent micro entrepreneurs. Another scenario is also possible. In the Srijan case, a business woman who had been a member of a SHG was elected as the local Sarpanch (a village leader -- India has affirmative action policies with respect to women in local political leadership). Her new status was to the SHG movement's gain. Women felt comfortable approaching her in that public political space because she was a former SHG member and she felt a loyalty to them. In Brazil, the imperative to participate in the solidarity economy appears to be weaker among the younger generation, but collaboration in the performance arts of music and dance suggests that organizing around cultural activities survives this individualizing trend.

### ***Economic inclusion or economic transformation?***

Economic inclusion does not guarantee economic transformation yet the pathways illustrated here show attempts to shape that transformation. In the SEWA, Srijan, and Banco Palmas studies there are deliberate attempts to transform economic relations by, for example, linking producers and consumers in a solidarity economy or shortening local value chains. The influence of Banco Palmas in shaping the solidarity economy in Brazil ("resisting and innovating" according to Singer, 2013), and the success of SEWA to influence legislative change to protect informal workers and affirm the right to refuse corporate expropriation of land, have important lessons for strategies to protect these localized economic initiatives and permit them to grow. Further research needs to unpack what differentiates "transformation" and the emergence of a new kind of economy from "inclusion" in the mainstream or "resilience" in the face of it. In these cases, building economic resilience through diverse livelihood options, protected savings, an active role in mutually supportive associations, and an awareness of rights and entitlements can be seen as a coping strategy, but can it also prefigure a transformed economy?

## ***Supporting the economic and political dynamic: facilitators, mediators, drivers***

The scoping studies profile a variety of types of organization in a supporting role. PEKKA and SEWA, as member-based organizations, can be described as self-mobilized “drivers” of social, economic and political change, as was the Residents’ Association in the early years of Conjunto Palmeiras in Brazil. These types of organizations have legitimacy and have stood the test of time. Srijan, as an NGO, has played the role of mediator, working with the District Associations of SHGs and linking it to financial resources and technical assistance. Understanding the strengths and weaknesses of these different organizational forms warrants further study.

Regardless of the form and function of the organizations described in the scoping studies, strong leadership is a common feature. All these scoping studies feature organizations with exceptional and long standing individual leadership, often nationally and internationally recognized as such. They and their organizations are also adept at nurturing leadership, instilling values that inspire new generations not just in the organizations but in the communities at large. The process of shaping leadership while cultivating civic mindedness needs to be taken into account.

## ***Keeping spaces open***

A disturbing conclusion to the Brazil case was that physical insecurity and violence are serious constraints to building and maintaining associational life. Yet it is surprising that this is happening in a place that has achieved such a strong sense of social cohesion: a solidarity economy built on the legacy of decades of associational life. An important question raised by this is how to recharge associational life and prevent threats to physical security closing down associational space. On the one hand social media has “demobilized” associational life, and violence has compounded this trend. On the other hand, can the mobilizing potential of social media reverse this trend? What new associations are emerging that are relevant to a sense of identity, belongingness, and protagonism among people with limited political and economic agency in the geographic community setting, but who are connected as “netizens” to a wider world?

## **Conclusion**

The reason for exploring the dynamic between political and economic citizenship was to have a clearer understanding of how people with a precarious livelihood move from economic to political spheres (and vice versa) in order to achieve their goals and narrow the inequality gap from below. In addition, we wanted to test the usefulness of an expanded understanding of citizenship for analyzing this dynamic.

Each case helped to amplify or add to the working concepts with which we started. The Srijan case drew attention to the dynamic between economic and political action (as well as collective and individual) over time and how economic citizenship is achieved through more inclusive market access made possible by the horizontal associational linkages of women’s self-help groups and a mediating NGO. The SEWA, WISE and PEKKA cases illustrate similar patterns of horizontal economic associations shaping civic capacities and enhancing social influence in the community as well as decision-making in the household. In the case of WISE, for example, social empowerment in SACCOs has enhanced women’s status as active participants both in formal local government spaces, and in local informal

associations (for example burial, insurance, and savings societies). In the PEKKA case, women have achieved economic empowerment through savings and credit cooperatives and have also been trained as paralegals so that they can advise other women in marriage and divorce cases and facilitate birth registration to ensure that rights and entitlements can be claimed by women and their children. The Banco Palmas/Conjunto Palmeiras case illustrates a different starting point, with political action dating back to the 1970s building the strong associational base on which a solidarity economy was built.

These preliminary observations lead us to conclude that the question may not be whether it is economic agency that makes possible political agency (or vice versa) but rather whether horizontal citizenship leads to vertical citizenship. If this is the case, we need a deeper understanding about the evolving characteristics of associational life and the mutual responsibilities built into it and how these act as foundations for economic inclusion and political participation

On the basis of these studies alone (with the exception of the Banco Palmas case), horizontal citizenship in the economic realm is shown to lead directly to citizenship in social and political arenas. Perhaps mobilizing horizontally for any type of activity (economic or non-economic) can increase the capacity of communities or groups of citizens exercise their voice and to hold institutions to account. Perhaps, on the other hand, collective organization for economic purpose raises the stakes for mutual accountability and results in a heightened awareness of rights and responsibilities which is more readily transferred to the political realm.

It is also clear from these studies that the ways in which the organizations in these cases (SEWA, PEKKA, WISE, SRIJAN and Banco Palmas) have in effect built vertical economic structures (whether new functions in a value chain or federations in cooperative-style structures) that give them more economic (and sometimes political) clout suggests that the vertical relationship is more multi-dimensional than citizens influencing the state and vice versa. If the state is absent or not really accessible then the horizontal associations can combine to build their own vertical structures providing parallel services to make up for inadequacies of the public sector.

In conclusion, relationships of mutual responsibility and accountability are the basis of the civic sensibility that enables people to participate and belong as both economic and political citizens. These preliminary studies suggest that we take the lead from strategies that are unconstrained by the political and economic silos of development thinking, and that recognize the power of organizing as a means to build mutual accountabilities for a transformed economy. It is through such organizing that narrowing the inequality gap becomes something over which ordinary people can exercise some control, hopefully in step with the measures signatory governments have committed to for 2030, but very likely in a persistent effort to motivate governments to honour those commitments.

## References

- Ayenew, M. (2002) Decentralization in Ethiopia: Two studies on devolution of power and responsibilities to Local Government Authorities. In Z. Bahru & and P. Siegfried. [Eds.], *Ethiopia: The challenge of democracy from below*. Nordiska Afrikainstitutet Uppsala and Forum for Social Studies, Addis Ababa.
- Boyte, H. (2013). *Reinventing citizenship as public work*. Dayton, Ohio: Kettering Foundation.
- Chopra, D. & Muller, C. (2016). Connecting perspectives on women's empowerment: Introduction. *IDS Bulletin*, Vol. 47, Number 1A, 5-10.
- Chen, M. Jhabvala, R., Kanbur R., & Richards, C. (Eds.) (2007). *Membership Based Organizations of the Poor*. New York: Routledge.
- De Vogli, R. (2014). *Inequality and the environmental crisis: Time to dethrone neo-liberalism*. Journal for a Progressive Economy. Issue #2.
- Dercon, S. Bold, T. De Weert, J. & Pankhurst, A. (2006). Extending insurance? Funeral associations in Ethiopia and Tanzania. OECD Working Paper #240. Downloaded from <https://ideas.repec.org/p/oec/devaaa/240-en.html>.
- Dupar, M. & Badenoch, N. (2002). *Environment, Livelihoods and Local Institutions: Decentralization in SE Asia*. Washington, DC: World Resources Institute.
- A former star of the emerging world faces a lost decade. (January 2, 2016). *The Economist*. Retrieved from: <http://www.economist.com/news/briefing/21684778-former-star-emerging-world-faces-lost-decade-irredeemable>
- Jones, E. & Gaventa, J. (2002). Concepts of citizenship: A review. *IDS Development Bibliography 19*. Brighton, U.K: Institute of Development Studies.
- Fung, A. (2003). Associations and democracy: Between theories, hopes and realities. *Annual Review of Sociology*, Vol. 29, 515-39.
- Gaventa, J. & Gregory B. (2012). Mapping the outcomes of citizen engagement. *World Development* 40(12), 2399-2410.
- Gaventa, J. and Moratano, B. (2016) *Challenging inequalities: Pathways to a just world*. World Social Science Report, International Social Science Council. Paris: UNESCO.
- Hill, H. (2012). *Gender Issues in Timor-Leste and the Pacific Islands: women's practical and strategic needs revisited*. Proceedings from Communicating New Research on Timor-Leste; Timor-Leste Studies Association Conference, Dili, Timor-Leste. Swinburne University Press: Hawthorn, Victoria.

- Kabeer, N. (2005). Introduction: the search for inclusive citizenship: Meanings and expressions in an inter-connected world. In N. Kabeer [Ed.], *Inclusive Citizenship: Meanings and Expressions* (1-26). London: Zed Books.
- Mathie, A. with Eileen Alma, Asier Ansorena, Jagat Basnet, Yogesh Ghore, Sebastián Jarrín, Julien Landry, Nanci Lee, Bettina von Lieres, Valerie Miller, Malena de Montis, Salome Nakazwe, Stutlina Pal, Brianne Peters, Rehana Riyawala, Vicky Schreiber, Mohammed A. Shariff, Aster Tefera and Nani Zulminarni Grass-roots pathways for challenging social and political inequality in Gaventa, J. and Moratano, B. (2016) *Challenging inequalities: Pathways to a just world*. World Social Science Report, International Social Science Council. Paris: UNESCO.
- Melo, J. (2013). "Preface" in *Banco Palmas: Resisting and innovating*. NESOL-USP- Banco Palmas, Sao Paulo, Brazil: A9 Editora.
- Mila, M.M. (2015) Income concentration in a context of late development: An Investigation of top incomes in Brazil using tax records, 1933–2013. Public Policy and Development Master Dissertatio. Paris School of Economics. Retrieved from <http://piketty.pse.ens.fr/files/MorganMila2015.pdf>
- Molyneux, M. (2001). *Women's Movements in International Perspective: Latin America and Beyond*. New York: Palgrave.
- Oxfam Ethiopia (2015) Country strategy: 2015-2020. Unpublished report.
- Oxfam International (2017) An economy for the 99 %. Oxfam briefing paper, January 2017. Retrieved from <https://www.oxfam.org/en/research/economy-99>
- Pachico, Elyssa. "Latin America dominates list of world's most violent cities" on InsightCrime. Retrieved from <http://www.insightcrime.org/news-analysis/latin-america-dominates-list-of-worlds-most-violent-cities> (January 31, 2016).
- Pal, S & Pradhan (n.d.). *The Establishment of maitree: A women producer's company*. New Delhi: Srijan.
- Pankhurst, A. (2008a). The emergence, evolution and transformations of iddir funeral associations in urban Ethiopia. *Journal of Ethiopian Studies* 41(1-2): 143-186.
- Pankhurst, A. (2008b). Community-initiated associations and customary institutions in Ethiopia: Categorisation, characteristics, comparisons and potential for involvement in development and social accountability. Presented at Addis Ababa University, May 2008.
- Singer, P. (2013). "The Community Development Bank as public policy for a solidarity economy" in *Banco Palmas: Resisting and Innovating*. Sao Paulo, Brazil: A9 Editora.
- Udayaadhithya, A., & Gurtoo, A. (2014). Effectiveness of local governance: Interactions between social capital and institutional structures. *Asian Social Work and Policy Review*, 8. 71-95.

WISE (2016) *Action Research on the characteristics of economically successful entrepreneur women saving and credit cooperative members*. Draft report. Unpublished.

Wittman (2009) Reworking the metabolic rift: La Via Campesina, agrarian citizenship, and food sovereignty. *The Journal of Peasant Studies* Vol. 36, No. 4, October 2009, 805–826.

World Bank (2015) Indonesia Country Brief. Downloaded from: [http://siteresources.worldbank.org/EXTCDD/Resources/4301601435154813801/Indonesia\\_Country\\_Brief.pdf](http://siteresources.worldbank.org/EXTCDD/Resources/4301601435154813801/Indonesia_Country_Brief.pdf)









The Coady International Institute gratefully acknowledges the funding support from:

The Inter American Foundation, Washington DC, USA  
Hivos, Netherlands  
International Development Research Centre, Canada