Gender-based violence: Can a more comprehensive definition lead to better strategies for increasing women's economic agency?

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SEWA
SELF EMPLOYED WOMEN'S ASSOCIATION

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INTRODUCTION

According to The World Economic Forum's *Report on the Gender Gap*, India is in 142nd place out of 146 countries in terms of women's economic participation and opportunity (WEF, 2024). This has occurred despite robust economic growth since the 1980s, with a 6.5% growth rate projected for 2025[1] (IMF 2025). What accounts for this situation? What strategies are working to reverse this trend? In this paper, we explore the lessons learned from a three-year participatory research initiative by the Self-Employed Women's Association (SEWA) in India in collaboration with the Coady Institute in Canada. With rural and urban informal workers, all members of SEWA, the study explored the obstacles women in the informal sector had to overcome to participate as economic producers and the strategies that helped them to do so. One of these obstacles was gender-based violence (GBV) as conventionally defined: physical and psychological abuse or harassment. Yet, as our research shows, illustrated in Cases 1,2, and 3 below, the humiliation and pain associated with women's experience of poverty suggest that this conventional definition is too limiting. Instead, given that what we measure influences where we invest resources, an expanded definition of GBV encompassing the Gandhian position that "poverty is the worst form of violence" could lead to more effective strategies for increasing women's participation and to the design of more relevant tools for measuring progress. To that end, this paper provides an account of the research process and its outcomes: a correction to previous conceptual and measurement blind spots and a proposal for a suite of measurement tools to guide future investment. As such it builds on a legacy of efforts to measure "what counts" seen in more relevant indicators for women's contributions in particular and sustainable development more broadly (Waring, 1988; Bhatt, 2006; Meadows, 1998; United Nations, 2015).

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[1] As in other countries, growth plummeted in 2020 due to the COVID crisis but has since rebounded (IMF, 2025).

Case 1

I was married off to a very poor family when I was very young. There were six members in my in-law's home. On the day after my marriage, when I entered the kitchen, I was shocked, there was not a single grain of food. My mother-in-law informed me that if my husband was able to find some work that day, he would bring groceries and we would eat dinner. I waited the whole day long for him, only to find out that he couldn't get any work during the day, so we had to go to bed on an empty stomach. This continued for 2 more days.

At my parents' home, I had never experienced this. I was distraught. My husband and brothers-in-law would beg and eat when they went in search of work. On the third day, I went to the neighbours to beg for food, but I felt so humiliated that I couldn't bring myself to beg so I asked them for some work. She gave me the work of making quilts.

That day, I earned 7 Rs and bought a kilogram of millet from it. I made porridge. That day we had a meal after 4 days. Even today, the situation is still the same. Just because we are poor, we have to face humiliation day-in and day-out for a basic necessity - food.

- Landless labourer, Kutch district

In this paper, we first provide a description of SEWA, its philosophy and its practice. We then explore the definitions of GBV put forward by international agencies and the extent to which these align with SEWA's position, drawing on discussions among local leaders about what constituted violence in their experience. We then outline a participatory research process for unpacking the life experience of SEWA members, specifically the different challenges they faced throughout their lives and how being organized gave them strategies to cope and thrive. A summary analysis of the over 100 life stories collected is followed by a discussion of how the members arrived at indicators and tools for measuring change. These tools have since been designed and tested for grassroots researchers to use at the village level. Finally, we conclude by revisiting the question of whether a reframing of GBV can help to shape strategies for opening the space for women informal workers to participate as respected economic producers.

BACKGROUND TO SEWA

SEWA is a Member-Based Organization of the Poor (MBOP) (Chen et al. 2007) for women working in the informal sector in trades ranging from construction work, domestic work, tailoring, and street vending in urban areas to agricultural labour, salt harvesting, technical services, and embroidery in rural areas. It is a unique combination of a union, with all that entails for solidarity and advocacy, and a development organization, organizing informal sector workers so that they have pathways to economic power and a sustainable livelihood in a rapidly changing economic

landscape[2]. Founded by Ela Bhatt in 1972, it is inspired by Gandhian principles of self-reliance, non-violence, the dignity of labour and the importance of human values that render anything that compromises a person's humanity unacceptable:

> Poverty is wrong because it is violent. It does not respect human labor, strips away their humanity, and takes away their freedom. (Bhatt, 2006:8)[3]

SEWA's work takes on added significance given the dominance of the informal sector in the Indian economy. The International Labour Organisation (ILO) estimates that over 88% of employment in India is in the informal sector. Of the women who are employed, 90% are in the informal sector (ILO, 2024; Raveendran and Vanek, 2020). By definition, these women work without the protections and laws applied to workers in the formal sector.

Over the past fifty years since its founding, SEWA as a union has organized self-employed women to challenge exploitative work conditions and has campaigned successfully for changes so that women can work with dignity. For example, The Street Vendors Act of 2014 was the result of SEWA's campaign to protect the rights of street vendors to conduct their trade without harassment by authorities. In parallel, through SEWA's work as an economic development organisation, members have organised to exert their influence on employers and traders through group action. They form trade groups and cooperatives to achieve better prices for their products; they access financial services from their own SEWA Bank; and they learn new livelihood skills through on-going training opportunities. Over time, an "ecosystem" of unions, cooperatives, and services has evolved under SEWA's umbrella, reflecting the integrated needs of women: finance, markets, physical health and safety, childcare, insurance, and technical services (SEWA Bharat, 2018; Bhatt, 2006, 2015; Chen, 2008). The extent of its reach is remarkable: With over two million members across the country, it is the largest union registered in India. Beyond India, SEWA sister organizations have been established in various countries elsewhere, and SEWA has influence at the international level through its membership of the International Trade Union Confederation (ITUC), the International Labour Organization (ILO), The American Federation of Labor and Congress of Industrial Organizations (AFL-CIO) and Women in the Informal Economy: Globalising and Organising (WIEGO).

One of the ways SEWA has influenced international organizations is by challenging status-quo definitions of labour, work, workers and human capital. Ela Bhatt claimed, for example,

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[2] Notably, SEWA is actively engaged in planning for new types of employment for women. They undertook the National Study on Future of Work for the Informal Workers, anticipating expansion of opportunity in the gig economy and the green economy.

[3] Ela Bhatt continued to emphasise her position on poverty as violence in later articles, such as in The Elders newsletter (Bhatt, 2013)

> When asked what the most difficult part of SEWA's journey has been, I can answer without hesitation: removing conceptual blocks. Some of our biggest battles have been contesting pre-set ideas and attitudes of officials - bureaucrats, experts and academics. Definitions are part of that battle" (Bhatt, 2010:88, cited in Webster, 2011).

Her first battle was when SEWA was founded in 1972, and the idea of a union of the self-employed ran counter to ILO's assumptions that "labour" only included workers formally employed in industry or agriculture and that a "union" was a mechanism to negotiate with a single employer. She drew attention to the organising necessary to address exploitative conditions for workers in the informal sector, especially women. Not only were many women working in the informal economy outside the home, but the household was increasingly becoming a site of production for precarious employment with multiple employers:

> The employers push for home-based production so they can exploit women's preference for home-based work to their advantage (Bhatt, 2006, in Webster, 2011).

For women's role in the informal sector to be recognised, redefining work and workers was necessary. At an ILO meeting in 1990, as part of a successful fight for an international convention on homework, she argued for just such a re-examination. The definition of worker, she argued, should include, "whoever contributes to the economy of the country or the household" (quoted by Prugel, 1999, cited in Webster, 2011).

More recently, in collaboration with SEWA, Ghore et al. (2023) have used the SEWA experience to point to the limitations of the concept of Human Capital when its measurement is restricted to a combination of formal educational attainment and health status. In their study, SEWA members demonstrated that even with low levels of formal schooling women had much to contribute economically. If life-long learning and training as adult learners was not taken into account in this measure, such experience would be implicitly undervalued, with consequences for how limited investment resources would be deployed.

UNPACKING GENDER-BASED VIOLENCE

Now, pointing to a narrow definition of GBV, SEWA questions the way GBV has been treated as a compartmentalised single-issue concept, often overshadowing how it is so closely interwoven with the violence of poverty writ large (See for example, Bhatt 2013). The SEWA member's story below in Case 1, for example, illustrates the dilemma faced by many poor women on a daily basis. As a woman, she is responsible for fulfilling food needs of the family, but often at the cost of humiliation at the hands of the family, community, society and employers. This humiliation affects her self-respect. It lowers her confidence in herself. As an unprotected worker she is unable to stand up to exploitation and harassment. She experiences both as violence.

Case 2

I come from a poor household. My husband was disabled and hence couldn't work. Therefore, I was forced to shoulder the responsibility of earning a livelihood for my family as soon as I got married.

I started working as a domestic worker. I used to work in 7 houses. There are no written contracts for domestic workers. The employers kept on exploiting me with additional responsibilities. Some days I was asked to purchase vegetables on my way to work, although it meant that I had to take a detour and get delayed, which would cause a cascading effect on my entire day's routine.

I was very young and the men in the households where I work often tried to abuse me. They would dress inappropriately in front of me when the women were not in house. They would ask for inappropriate favours and if I tried to resist, they would make wrong allegations and get me sacked. It was a double-edged sword. My self-respect on one hand and my families' hungry faces on the other.

- Domestic worker, Ahmedabad

In its 1993 declaration on the Elimination of Violence against Women, the United Nations defines violence against women as "any act of gender-based violence that results in, or is likely to result in, physical, sexual, or mental harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life." (UN Women, 2023; WHO 2023). By this definition, UN Women estimates that 1 in 3 women have experienced gender-based violence, and this does not include the harassment and micro aggressions, such as mocking and name-calling, that occur in public spaces where women work, travel to work, sell their produce, or access services.

In India, various studies have illustrated two disturbing trends: the declining rate of women's participation in the labour force over the last three decades, and the rise in crime against women (IWWAGE, 2021; Sharma A, 2021; Deshpande A, 2021). That these are correlated is suggested by anecdotal evidence from SEWA members of trends that were emerging before this study began: Women were less likely to collect fodder/firewood alone; there was an increased drop-out rate of girls from 12-18 in schools because of threats to their safety; early marriage was increasing because working mothers could not stay at home to chaperone an adolescent daughter; the space for women vendors was shrinking as harassment had increased; and there were increasing threats to the physical safety of women construction workers (Nanavaty, personal communication).This correlation is further supported by empirical data in research by Chakraborty et al (2018) which concludes that "women are less likely to work away from home in regions where the perceived threat of sexual harassment against girls is higher" (Chakraborty et al, 2018).

That GBV (narrowly defined) is a scourge threatening human dignity, health and productivity has long been recognised in international agreements and legislation in member states. Specifically, in 2019, the ILO Convention C190 made a commitment to "an inclusive, integrated and gender-responsive approach for the prevention and elimination of violence and harassment in the world of work." Leaving the door open to a broader definition, the 64th Commission on the Status of Women reaffirmed their commitment to accomplishing the Beijing Platform for Action which included "Ending all forms of violence and harmful practices against all women and girls" in March 2020 (UN Women).

International agencies tend to agree GBV is associated with: situations of political, social, and economic inequity and conflict; patriarchal societies where social and cultural norms dictate rigid gender roles; poor access to information and services: and weaker legal systems (Peterman et al., 2019). In other words, as True (2012) points out, gendered social and economic inequalities make women more vulnerable to violence, or as SEWA sees it, experience of poverty-as-violence is amplified by gender. We see this illustrated in cases where widows find themselves without the assets for a secure livelihood, or domestic workers risk losing work if they rebuff the sexual advances of their employers, or vendors having to endure the constant barrage of micro-aggressions such as name-calling and mocking, or women who have no control over violence perpetrated by husbands who are themselves suffering acute stress associated with joblessness. Fundamentally, violence is both a cause and an outcome embedded in structural inequalities: local and global social, cultural, and economic systems perpetrate violence. In India specifically, the conclusion raised by the Institute for What Works to Advance Gender Equality (IWWAGE, 2021), is that high level of poverty and unemployment and poor infrastructure lead to greater incidences of crime against women. Without addressing these larger issues, strategies to prevent GBV in its narrower sense are likely to fall short.

What are the implications for organizations working at the grassroots with women entrenched in such systems? According to Peterman et al. (2019) the evidence suggests that a higher socio-economic standing protects women from violence in the long term even if there may be a short-term backlash by males who resent women who achieve that standing. Also, they argue, "bundled" economic interventions (financial literacy, employment, livelihoods, microfinance) have positive effects, even if it is not easy to separate out the independent and synergistic effects of these different program components. Notably, however, they give little attention to how organizing per se can be the synergistic and dynamic mechanism that integrates these economic interventions, building women's collective agency in the process of tackling poverty with dignified employment. As SEWA has shown, this is how women earn the respect of family members and communities, breaking down barriers and shifting consciousness in the process so that structural causes of poverty and inequality are addressed. With this observation we turn now to the SEWA experience.

PAGBHARTA (SELF-RELIANCE): A PARTICIPATORY RESEARCH PROCESS

The participatory research process took place over a 2-year period (subjected to several interruptions due to the lock-downs associated with COVID in 2020) and included the following in sequence: the collection of individual life stories by grassroots researchers; a qualitative analysis of the cases by Coady and SEWA; feedback and further analysis by SEWA's district coordinators and grass-roots researchers; and a determination of priorities for measurement which would be the basis for the development of measurement tools.

During the first phase, 40 grassroots researchers were trained to use the "River of Life" tool[4] to capture the life experience of women since they joined SEWA. As SEWA members themselves, they were asked to consider the questions: "When do I feel vulnerable? What does violence mean to me?" In response, women talked about things such as: not having enough food on the table; discriminatory treatment of vendors by police who arbitrarily confiscate her vegetables and assets and don't allow her to occupy the space; the physical abuse by an employer that she has to tolerate for fear of loss of livelihood; not having money to pay for children's education; not being recognised as a worker/farmer, and more. Such descriptions indicate that when women are poor, they experience insecurity, vulnerability, humiliation and discrimination. When asked how SEWA membership made a difference, they talked about how they could now assert themselves as confident economic producers, organizing to save, take loans, build assets, and contribute to family income.

Discussing these questions prepared the researchers to encourage ordinary members to tell their stories. The metaphor of a river (or a road) allowed for depictions of struggle (boulders impeding flow), smooth passages, changes in course and positive influences (tributaries). Such experience would reveal women's vulnerabilities and how "agency" was built over time. Later, these stories would be reviewed in terms of individual agency (confidence), interpersonal agency (having decision-making influence in the household), collective agency (agency as a group or collective), or structural agency (influence on patriarchal, economic and legal structures) (Anand et al., 2019). Altogether, the researchers collected over 100 life stories in nine rural districts from rural women in agriculture, embroidery and salt farming trades and from urban women in Ahmedabad city employed in street vending, construction, head loading and domestic trades.

Typically, the grassroots researchers were aegewans, village leaders drawn from SEWA membership who work part time as SEWA staff supporting members at the village level. District coordinators helped the researchers to sample members with diverse experiences in terms of

[4] This tool has been adapted by different users over the years. In our case, in locations where the idea of a river was not meaningful, we described it as a "journey" of life with rough and smooth stretches, bends, forks, feeder paths etc. See Moussa, Z. (2009). Rivers of Life. Participatory Learning and Action, Volume 60. IIED, pp 183-187.

trade, geographic location, age and length of time as a SEWA member. The data comprised a photograph of a river or journey of life illustration drawn by each respondent, summarised by the researcher in written text.

Figure 1: Madhuben's River of Life

The training of the grassroots researchers took place in February 2020. A month later, the Covid pandemic took hold. Before long the full force of the pandemic and the impact of extended lockdowns were being felt throughout the country. This affected the project in several ways. At first, interviews had to be halted; subsequently the interviews restarted in outdoor settings, with masks, or with phone interviews. Despite these challenges the researchers found that as well as being a tool for learning about the ups and downs of each woman's experience, the River of Life tool was also cathartic in its impact, providing a chance for women to unload deeply emotional experiences as well as inspire other, younger members. Fresh in their minds, the pandemic was one in a long list of crises women had had to face. Not only did they face the prospect of sickness and income loss but they also faced the consequences of accommodating unemployed and frustrated men who had migrated back to the village from the city during the country's rigid lockdown. Some women had had to rely on SEWA's assistance while others took pride in being the ones who were delivering relief or organising to take orders to make masks or support other members by providing information, safe spaces for quarantine, and emotional support.

ANALYSIS OF FINDINGS

Once completed, the interviews and River of Life illustrations were translated and sent to the Coady Institute. Following standard practice in qualitative research, a category system for analysis was developed, and interview segments coded according to themes across cases.

Preliminary findings were presented back to the grass roots researchers and district coordinators in February 2021 for discussion. The following brief summary demonstrates the logic followed for the final selection of measurement priorities for which tools would be designed in Phase 2.

The violence of poverty was all too evident in the stories women told about their situation before they joined SEWA. Many came from families living in extremely precarious conditions – they were landless labourers, often in debt, often with family members experiencing sickness or early death. In many families there was no surplus income to pay for an education. In some, early marriage of a daughter could be the only way in which a family could escape penury (raising money for a dowry was not an option among the extremely poor, a situation chronicled by Tilche and Simpson, 2018). While some women spoke of a better situation in the household they married into, many talked about the stresses of a heavy workload, or ill treatment by in-laws, all while family labour was depleted by men migrating for work in the cities. "All responsibilities fell on me" was a familiar refrain.

Women's lives were not immediately transformed by SEWA membership; their journey was often gradual. Joining SEWA offered a chance to save, take a loan, access training opportunities relevant to her trade, and access various services, but along the way they continued to face serious challenges. These could be personal crises as in the illness or death of a family member or the crisis of a natural disaster – an earthquake, a flood, a drought, a cyclone, unpredictable weather patterns-- or a pandemic. Yet little by little, a SEWA member built her own assets and her own agency. Her "river" could change course, but as time went on, it became easier to navigate the boulders.

We can identify different types of "agency" built during this journey: shyness and lack of confidence were addressed through initial training, group solidarity, and success of borrowing for asset building, resulting in "individual agency"; success as economic producers translates to "interpersonal agency" in the household and beyond; "collective agency" was evident in successes of group savings, cooperatives, RUDI[5], aggregating products for market and the solidarity or mutual support of group membership. Structural agency is evident in SEWA's promotion of a countervailing economic model through the collective action of trade groups,

5 Rural Urban Distribution Initiative (RUDI) links producers to consumers among the membership. Producers sell to processors who sell to urban and rural consumers. Through this mechanism SEWA members are employed throughout the chain.

shifts in mindsets about women's status, and the achievement of the necessary legal and regulatory changes to accompany these.

In Table 1, we summarise women's challenges and vulnerabilities (Column 1) and provide examples of how SEWA membership and group action helped members to address these (Column 2).

Table 1: Challenges, supports, and opportunities.

Challenges and vulnerabilities	Opportunities and supports through SEWA
Day-to-day	
Struggle day-to-day, little or no land, no security, heavy workload	Learning how to save; access to loans; VIMO insurance; access to training
High cost of inputs, low yields, unproductive land	Training to improve productivity, lower input costs, introduction of irrigation technology, solar pumps
Unfair prices, market linkages	Negotiating better prices, aggregating product, linkages to markets, "bringing the market to the village (RUDI)", links to government schemes
Limited income opportunities	Diversifying opportunities to earn an income
Jobs for young women	Training for New Generation Leaders, up-skilling (computers)
Exploitation by employers	Examples: Headloaders (1972) Tripartite Board formed to resolve issue of wages and terms of work; "The Rachaita Construction Workers Cooperative"
Harassment by authorities, including confiscation of assets	Campaigns organised to protect rights of vendors since ….Street Vendors Act 2014. ID cards
External Shocks	
Natural Disasters: Monsoon, flooding	A relief package of food, utensils, clothing; livelihood fund providing interest free loans to restart agriculture after the losses incurred. Linking members to government compensation schemes
Riots, 2002	Relief, shelter: "We would not have been able to survive if SEWA hadn't supported us at that time"
COVID 2020: No income! No warning! No work! Harassment by authorities.	Food kits, information, links to government schemes. Support to access digital services through mobile apps and zoom meetings, on-line educational activities for children. Mask-making opportunity
Learning how to lead, learning how to organize	
Inexperience, lack of confidence	Member education, Leadership training, employment as leaders, building social/civic leadership and assertiveness. Spirit of solidarity for local organizing- from savings groups to advocacy campaigns
Dealing with mental and physical health and safety	
Stress of expenses (illness marriage, education, domestic troubles) and being in debt trap	"Work as healer"; Health insurance; Financial planning advice. Solace and solidarity with other members. Links to services. SEWA is "Like a maternal home".
Harassment in public spaces, GBV	Support, advice, solidarity

UNDERSTANDING VIOLENCE FROM A GENDER PERSPECTIVE

In the first phase of the project, the challenges SEWA members faced to confront poverty and earn recognition as economic producers were highlighted. The members were not asked directly about gender-based violence in the narrow sense of the term and it would be wrong to suggest that from this data alone we know how pervasive it is. However, gender-based violence in both domestic and public settings was mentioned in several interviews as a challenge closely related to more poverty-related manifestations of violence. The story below illustrates this well. As a widow, this SEWA member is particularly vulnerable to the indignities of poverty itself as well as to the exploitation by traders and verbal abuse of in-laws and market vendors. Her experience of poverty is amplified by her gender.

Case 3

I joined SEWA in 2008. I was a widow. SEWA sisters gave me training about members' education and values, and about agriculture and animal husbandry. They instilled the discipline of savings in me. After some years, encouraged by members in a similar situation, I mustered the courage to take out a loan for a buffalo and now I earn a good income from animal husbandry.

Slowly, from the savings from my animal husbandry income, I constructed a small hut in our field, and I started living there. I started cultivating wheat, millet and castor in my field. I would store enough grains for the family's consumption and sell the rest. Our livelihood further strengthened.

When I joined SEWA, I used to travel to Ganeshpura to attend trainings with SEWA. Other villagers and my extended family members started back-biting and bad-mouthing me. They started questioning my character: "Look how shameless this woman is, after her husband has passed away. She keeps roaming around from one village to another." Initially, I was scared, but then I realised, if I don't go out and earn more, how will I improve our income and save enough for my daughters' marriage and my future?

With moral support from SEWA, I was able to speak up. I bravely but politely asked my family: "Will you take the responsibility for my 3 daughters' marriages? When you are ready to do so, I will quit going to SEWA." After that no one tried to stop me. Slowly, I also started attending the trade committee meetings in SEWA and started understanding various government policies and schemes for farmers. I started approaching the Panchayat on my own to sort out issues related to my farm work, like the application for electricity, water etc.

But there are still challenges. When I go to the market to sell my castor, seeing a lady, the traders don't give good prices. They often cheat me in weighing. I don't have any male member in my family and the agricultural market is very much male-dominated. It is difficult to survive in such a market, especially for a widow. They don't hurt you physically, but the way they look at you, the way they mock you—it is a big challenge for us.

- Farmer and market vendor, Mehsana district

Combining findings from the River of Life cases and a separate interview survey conducted by SEWA of women's experience of violence under lockdown during COVID, a framework for a gendered understanding of the violence of poverty in general and gender-based violence in particular was developed by the authors, taking the social, cultural and economic context of SEWA members' experience into account (Figure 1).

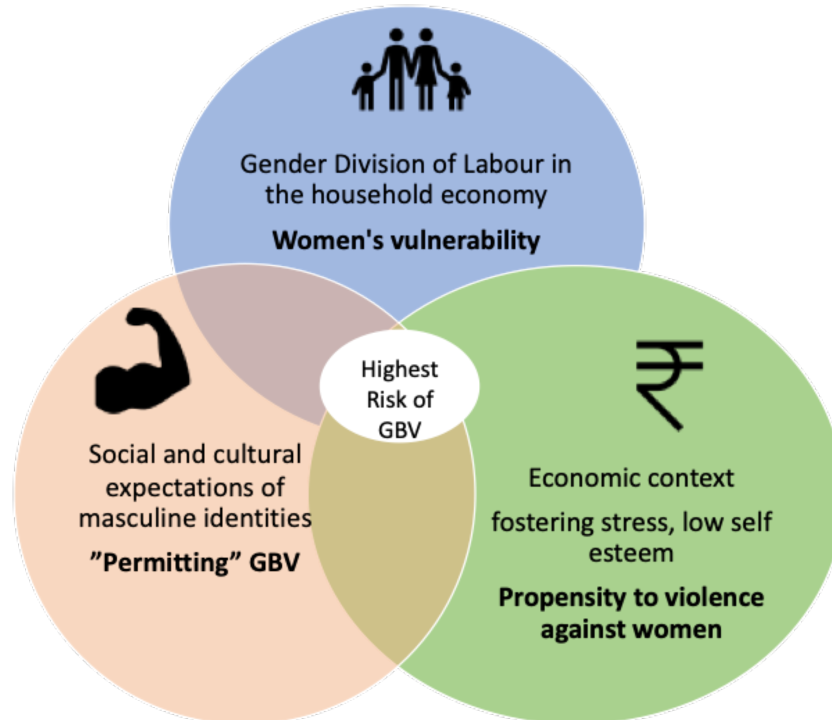

Figure 2: Poverty-as-Violence perpetrating gender-based violence: a framework

As the diagram shows, this research points to three dominant factors that intersect to heighten the risk of gender-based violence. The first is women's position in the household economy -- the private, domestic sphere. Patri-local marriage and patriarchal norms translate into a gender division of labour with limited decision-making power for women, and an unequal and elastic workload compounding her own internalized sense of vulnerability. The second factor relates to the social and cultural expectations of masculine and feminine identities prescribing unequal status and power relations in society more broadly. These expectations "permit" gender-based violence or normalize it. Third is the prevailing economic system that is highly exploitative, with men and women suffering from the indignities of precarious and low paid work or facing an uphill battle to preserve ownership and control over their means of livelihood. For example, in times of duress, such as during the COVID lockdown, the cases show that for men, low self-esteem, and the frustration of not being able to fulfil expected roles is associated with a propensity towards substance abuse and gender-based violence. In sum, the exploitative conditions associated with these three different factors are manifestations of poverty-related forms of violence within which gender-based violence in its more restricted sense takes root. Poverty is both violence in itself as well as being a driver of violence.

SEWA's strategies to prevent or counter violence are typically directed at building women's social and economic agency.

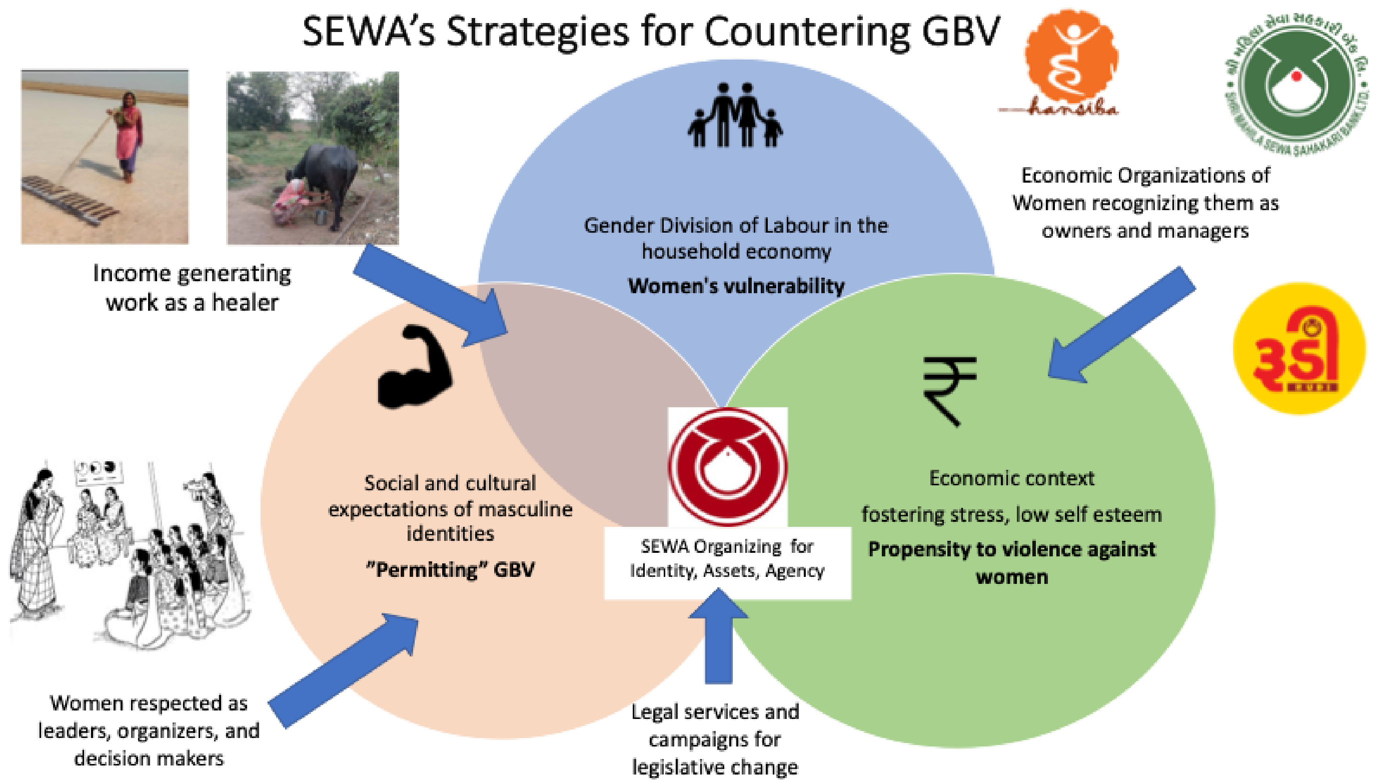

Figure 3: Strategies for addressing poverty-as-violence and gender-based violence.

As shown in Figure 3, at the household level, given that the main entry point for SEWA's support is an economic one, income earning opportunities for women through SEWA's membership benefit the whole family, shifting attitudes and the gender division of labour, especially in the context of male migration or widowhood. As frequently highlighted in the life stories, earning an income elevates her standing in the household, giving her more agency to shape decisions. Her contribution may alleviate some of the stress that sparks violence. At the same time, where women are vulnerable to gender-based violence, SEWA's belief that "work is a healer" guides the support towards helping a vulnerable woman earn an independent income and begin to assert control over her situation.

The story on page 10 shows these interrelated strategies: SEWA membership has given this woman farmer opportunities for training, saving, improving her income, and building the courage to access the services to which she is entitled. Cultural prejudices against her persist, but she has become more resilient in the face of these challenges.

In other examples, the leadership roles that SEWA members play because of their roles in savings and credit and trade groups help elevate their status in society at large, normalizing their rights as women and their expectations of fair treatment. Masculine identity has to adjust as a result.

Finally, in the economic context, women have had to do more because of economic forces requiring male migration. SEWA has responded by forming organisations that recognize women as producers, owners, and managers. These organizations have enabled them to work collectively to access services, build assets and link to markets. They have also helped women take advantage of progressive legislation on land inheritance and redistributive programmes such as widows' pensions, asset ownership etc.

In short, SEWA responds at the centre of these intersecting factors that are associated with gender-based violence, offering women the opportunity to earn respect as economic producers, to build assets for a sustainable livelihood, and achieve agency as active decision-makers and decision-shapers in the household and in the community.

MEASURING CHANGE

In March 2022, the grassroots researchers and district coordinators reconvened for a two-day discussion, culminating in a list of priorities for tools to measure change from a vulnerable to a self-reliant livelihood. At the top of the list were: Asset building, income diversification, access to services, skill-building, and capacity- building, all of which were seen as key indicators of women's agency as economic and social producers. Following participatory principles, these tools were designed to be visually appealing to semi-literate members and to be as interactive as possible. They were to yield quantitative and qualitative data that would provoke discussion and learning amongst the members as well as provide data for a SEWA-wide data management system.

Two additional tools were included for less tangible or more sensitive priorities. Davies and Dart's (2005) Most Significant Change technique was adapted as a qualitative tool for eliciting stories about changes in women's agency. Secondly, a mapping tool was designed to stimulate discussion about gender-based violence in public spaces as an indicator of the respect women need in order to be economic producers with free and fair access to services and places to conduct their work.

In Table 2, the tools are aligned with the challenges and strategies presented in Table 1. As mentioned, each tool has quantitative and qualitative elements, with the reasoning that a mixed-method approach would optimise the learning by the membership who participated and facilitate evidence-based decision-making. It is a work in progress. The tools were tested and refined for use at the grassroots level during field visits conducted in Patan and Ahmedabad districts and Ahmedabad city in February 2023. How well we have captured complex concepts in simple measurement tools remains to be tested more widely.

A step-by-step guidebook for these six tools has been produced in both English and Gujarati (Coady Institute & SEWA, 2023).

Table 2

Challenges	Opportunities and supports through SEWA	Measurement tools
Day-to-day		
Living day-to-day, little or no land, no security	Learning how to save; access to loans; VIMO insurance; access to training	Tool 1: Most Significant Change Tool 2: Assets Tool 4: Skills/capacity building
High cost of inputs, low yields,	Training to improve productivity, lower input costs, introduction of irrigation technology, solar pumps	Tool 4: Skills/capacity building
Fair prices, market linkages	Negotiating better prices, aggregating product, linkages to markets, "bringing the market to the village (RUDI)", links to government schemes	Tool 4: Skills/capacity building Tool 6: Respect
Limited income	Diversifying opportunities to earn an income	Tool 3: Women's Income and income diversification
Jobs for young women	Training for New Generation Leaders, up-skilling	Tool 4: Skills/ capacity building
Exploitation by employers	Examples: Headloaders (1972) Tripartite Board formed to resolve issue of wages and terms of work; "The Rachaita Construction Workers Cooperative"	Tool 4: Skills/ capacity building Tool 6: Respect
Harassment by authorities, including confiscation of assets	Campaigns organised to protect rights of vendors since ….Street Vendors Act 2014. ID cards	Tool 6: Respect
External Shocks		
Natural Disasters: Monsoon, flooding	A relief package of food, utensils, clothing; livelihood fund providing interest free loans to restart agriculture after the losses incurred. Linking members to government compensation schemes	Tool 5: Access to services
Riots, 2002	Relief, shelter	
COVID 2020:No income! No warning! No work! Harassment by authorities.	Food kits, information, links to government schemes. Support to access digital services through mobile apps and zoom meetings, on-line educational activities for children. Mask-making opportunity	Tool 3: Income diversification Tool 5: Access to services
Learning how to lead, learning how to organise		
Inexperience, lack of confidence	Member education, Leadership training, employment as leaders, building social/civic leadership and assertiveness. Spirit of solidarity for local organizing- from savings groups to advocacy campaigns	Tool 1: Most Significant change Tool 4: Skills/capacity building
Dealing with mental and physical health and safety		
Stress of expenses (illness, marriage, education, domestic troubles), debt trap	"Work as healer"; Health insurance; Financial planning advice. Solace and solidarity with other members. Links to services. SEWA is "Like a maternal home"	Tool 5: Access to services Tool 6: Respect
Harassment in public spaces, GBV	Support, advice, solidarity	Tool 6: Respect

NEXT STEPS

While the tools have been tested with a small sample of members, there is room for further tool development, given the multiple factors contributing to an expanded concept of gender-based violence. First, it would be helpful to gather the perspective of male family members to enhance our understanding of the issue and to engage them in addressing the challenges women face. Secondly, SEWA's capacity to collect and analyse data needs to be built alongside the further development of these tools: establishing guidelines for base-line data (key quantitative indicators, sampling guidelines); digitizing data collection and analysis where appropriate; and measuring access to government services in greater detail. Beyond this, there is further scope for testing the process used here (and the design of measurement tools for GBV that ensued) in other parts of India and elsewhere. Balancing the relevance of locally specific measurement indicators against the call for universal or generalizable indicators is an ongoing project for international agencies. The SEWA experience provides both generalizable concepts as well as locally specific but adaptable measurement indicators and tools.

CONCLUSION

Based on participatory research with rural and urban SEWA members, we make the case here that women experiencing poverty are subjected to violence in many intersecting forms, all of which inhibit their participation as economic producers. While gender-based violence in its restricted sense is a serious concern, women in this study are more likely to articulate their priorities in terms of addressing the indignities of poverty-as-violence, amplified by gender inequality. Through saving, income generating, and asset building they are building personal and interpersonal agency, contributing to the family and to their villages and neighbourhoods and earning respect as economic producers. They are organising to meet the market together for financial services and sale of products (or their labour, in the case of urban workers) or campaign for legislative change, showing their collective agency to challenge all forms of violence. These successes are accompanied by shifts in attitudes and consciousness so that women's equality becomes embedded in strategies to create social and economic structures to counter widening income gaps in India's economy. Bearing these lessons in mind, the argument for reconceptualising gender-based violence as intertwined with poverty-as-violence opens the space for strategies that can have an enduring protective effect for women and bring the economy closer to Ela Bhatt's vision of "a nurturing economy" (Bhatt, 2015).

Ensuring that these intersecting experiences of poverty are acknowledged in the measurement of violence is important. Peterman et al. (2019) call for more rigorous research to unpack the relationship between different economic strategies and their impact on poverty and, in turn, their connection to women's freedom from all forms of violence including gender-based violence as conventionally defined. From the SEWA experience, we can also make the case that women organizing for the freedom to become economic producers allows these puzzle pieces to fit

together in such a way that the whole is much bigger than the sum of its parts. Implied in that "whole" are social and economic structures that promote a just and sustainable economy for all, in which women are encouraged to participate. SEWA members have articulated how they want to organise to achieve that and what they want to measure to assess progress towards that end.

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APPENDIX

Tools featured in the Tools Guide

Tool 1. **Most Significant Change:** Structured story-telling to summarise and evaluate the most impactful changes in women's lives

Tool 2. **Assets:** Survey tool to assess individual women's acquisition of assets over time and how those assets were acquired

Tool 3. **Income and income diversification:** "Grain pot" interactive tool to illustrate changes in income and income sources

Tool 4. **Skills and capacity building:** Survey tool to assess skills acquired through SEWA trainings and the level of confidence women have in applying them

Tool 5. **Respect:** Mapping tool to identify locations where different types of disrespectful behaviours occur in public spaces, and the strategies employed to address these.

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