

Pagbharta:

Tools for Measuring Women's Self-Reliance

Produced by:

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FOREWORD

SEWA's Founder Shree Elaben Bhatt always said "Poverty is a form of violence perpetuated by the consent of society. When women are poor, they experience insecurity, vulnerability, humiliation and discrimination. They experience violence in different manifestations". Disasters, extreme climate events and conflicts further compound these issues, making poor women fragile citizens.

However, our experience of over 5 decades working with poor informal sector women workers has shown that **organizing is the surest way to fight poverty**. In this way, they can tap into their collective strength and know that they are not alone.

Once they are organised, the women of SEWA are able to take out small loans, build their businesses, improve infrastructure, create markets and gain access to health care and education. They can take on any challenge life brings them. In short, they move out of poverty.

SEWA builds on the strengths of a woman. She may be poor, she may be vulnerable, yet a woman is a survivor, so she is strong. Coming together helps her innovate, take on newer risks.

Organizing women into their own economic enterprises leads to the economic rehabilitation of these poor women – it builds their collective strength and bargaining power – and in the process equips them to fight gender-based violence (GBV). Our mantra of "Work as a healer", helps vulnerable women to earn an independent income and live a dignified life with a constructive occupation. It reduces insecurity and weaves positivity which develops the strength to counteract the fear.

Over 100 case studies of women from various trades, geographies and demographics were collected using participatory tools like "River of Life". These brought out the various manifestations of violence experienced by poor women. But more importantly, the stories brought out how women were able to overcome those manifestations of violence and become self-reliant. Through organizing they were not only able to address GBV but also build better and sustainable lives and livelihoods for themselves and their families. In a true sense they achieved "Pagbharta".

Our experience has shown that documenting the impact of organizing has also made women realize their own strength, reminding them of how they have themselves overcome the challenges in their lives. It has also created hope amongst other women and motivated them to organize.

At Mahila SEWA Trust (MST), we have always believed in a participatory approach. Therefore, all the initiatives and programs at MST are designed and implemented by the SEWA members for the SEWA members to address the issues of SEWA members themselves. In keeping with this belief, this booklet of tools is an outcome of brainstorming among grassroots women workers who were involved in documenting the life stories of SEWA members and who built an understanding of what was most important to measure as indicators of change in women's lives. The tools compiled here by the Coady Institute and SEWA, when used in combination, will tell the story of women's empowerment and fight against GBV. It will help bring out the quantifiable changes as well as the qualitative changes that have helped build the agency of women as workers!!

Reema Nanavaty
Director, Self-Employed Women's Association (SEWA)

INTRODUCTION



Poverty is the worst form of violence.

Mahatma Gandhi

In this book are a set of participatory measurement tools to guide learning about how informal sector women workers have confronted poverty and made their way towards *pagbharta* – a sustainable livelihood. The tools described here have been developed with members of the Self-Employed Women’s Association (SEWA) over a three-year period. However, although the SEWA experience informed the design of these tools, experience elsewhere tells us that strategies to move out of poverty are similar across a wide variety of settings, especially where organizing in solidarity groups is encouraged. For this reason, these tools are intended to be adapted for different contexts.

The development of these tools began with a process of gathering over 100 *River of Life*¹ stories through 2020-2021. SEWA members from nine districts in Gujarat State described and illustrated the rough and smooth passages of their journey towards a sustainable livelihood. The stories revealed how they had to confront **economic** obstacles, such as lack of access to finance or productive assets; **social and cultural** obstacles such as the norms and attitudes that discourage women’s participation as economic producers, or prevent them from accessing the services to which they are entitled; and **legal** obstacles, whether these be the absence of laws or the failure to enforce them. Yet the stories also show how, once given the opportunity, they leapt at the chance to increase their own income or contribute to the family’s. In many cases, the security of their own future was at stake.

The story of Budhiben from Aravalli district on the next page illustrates one of many life stories.

¹ A detailed description of the River of Life tool is provided in the Appendix.

Budhiben's story

I was married at a young age to a man who worked as a labourer in a quarry. We only had a very small piece of land, without access to water. Our situation was precarious and stressful.

Even though my husband was resistant to the idea, I joined SEWA in 1994. I was very scared, but with encouragement and support of SEWA sisters, I overcame my fear and started getting to know other women in my own village, seeing that they all had similar issues. The way other women in my own village faced their challenges gave me encouragement to address my own.

I started saving small amounts with a newly formed Savings and Credit group. I took SEWA trainings and, because I had some formal schooling, I was made president of the Farmers Association in Bayad. Over time, I took on more and more leadership roles in the village, even attended Panchayat² meetings.

I took several trainings in agriculture and took out loans for seeds and fertilizers. Using these, my husband and I were able to cultivate our field and get good income. This changed the outlook of my husband's family towards SEWA.

Life started improving but when my husband died from tuberculosis, I did not know how I could continue to manage the household. SEWA asked me to join the hand-pump repair training. After that I joined the hand-pump technician collective and started working as a hand-pump repair technician. People would mock me with sarcastic remarks, saying it was not even a year since my husband had died. But I had no choice. There was no other income for the family. I had to ignore the villagers and keep working.

There was a lockdown due to coronavirus in 2020. My sons had to stop work as labourers and they used to tell me to stop working in case I got infected. But I felt that I should continue working so that the women in the village would not have to experience a drinking water shortage. I explained to them that in our own difficult times, SEWA's hand-pump repair collective supported us and now it was our turn to help others.

When I became a widow, I had to go to the Panchayat and other local offices several times for all legal formalities. The officers in these offices and some unscrupulous men in the village would look at me lustfully and even try to take advantage of me. But SEWA sisters had prepared me for these kinds of situations. Such men would understand very quickly that I was not alone or vulnerable. I was strong, confident, and had the support of SEWA. So they would back-off.



² Gram Panchayat is a village council, elected by village members.

We can see in Budhiben's story how she moved from vulnerability to a relatively secure livelihood. First, she learned how to save. In the process she learned the value of being part of a group in which members rely on and support each other. Then she got training in agricultural techniques. She borrowed money for agricultural inputs from her Savings and Credit group, enough to turn the productivity of her family's small farm around. Later, her situation as a widow could have been devastating, but she trained as a pump repair technician and joined a collective to provide this service, thus ensuring a steady income.

... a sustainable livelihood free from the violence of poverty: capacity building in income generating skills; asset ownership; increases in income levels and income diversification; and access to services.

As a member of SEWA, she has gone from strength to strength, taking on leadership positions in the spirit of responsibility towards others. That strength is evident in the respect she commands in her village, and the confidence she has used to rebuff unwanted attention from men, especially when she became a widow. In this way, we see the potential for physical violence against women to be weakened when a woman earns recognition as an economic producer and a contributor to village life.

The common threads from the 100 *River of Life* stories are the ones we are interested in tracking with the measurement tools described in this book. Knowing these stories, SEWA's district coordinators pointed to 4 main indicators of a steady hold on a sustainable livelihood free from the violence of poverty: **capacity building in income generating skills; asset ownership; increases in income levels and income diversification; and access to services.** In addition are indicators that point to **a safe and respectful environment** in which women can work. For example, gender-based disrespect and harassment in public spaces (the workplace, on public transportation, in the marketplace, etc.) may discourage women from economic participation and cause husbands and fathers to impose stricter restrictions on their movements.

... we see the potential for physical violence against women to be weakened when a woman earns recognition as an economic producer and a contributor to village life.

Measuring change

The measurement tools in this book are designed for grassroots researchers to use with women informal workers. In the case of SEWA, these grassroots researchers are *aegewans* who are known to the members as they form the front-line of SEWA's services at the village level. The tools are designed so that, with training and support, these *aegewans* and village-level extension workers in other organizations can carry out this research.

In considering measurement of change in this context, it is important to bear the following in mind:

Firstly, measurement involves collecting both quantitative data, the “countable facts”, and qualitative data, the stories, descriptions and explanations. Both are important. Each type of data informs the other. For example, quantitative data can tell us whether women's income is increasing or decreasing. Qualitative data may tell us why this is happening and how this affects decision-making in the household. At the same time, we know from women's life stories that what we are measuring here—assets, income, access to services, skills and respect—are all intertwined. Each influences the other. For this reason, while we use tools that focus on each of these separately, we also use a tool that is more open-ended, such as the story-telling in the Most Significant Change technique, to bring out the connections between them.

Secondly, these measurement tools are designed to be participatory. This means that they are designed to stimulate learning and decision-making among women themselves, not just provide information for outside decision-makers to use. For this reason, and given varied levels of literacy among women, they have been designed to be visually appealing and to encourage debate and discussion. The experience should be engaging and enjoyable. They have the potential of being used by the women themselves to track their progress on an ongoing basis.

That said, others may expect these measurement tools to provide information for their own decisions. Organizations working with informal workers, as well as external funders and partners, may want to know: Are women increasing asset ownership in their own name? Is gender-based violence in public spaces getting better or worse? Are the skills trainings relevant or not in the current context? Answers to these questions help the organization to update its strategies and design programs relevant to the needs and challenges of the women with whom they work.

To achieve both objectives, grassroots researchers will be trained to ensure that the experience is as participatory as possible while they gather both quantitative and qualitative data systematically for analysis at scale.

How, when and with whom should these measurement tools be used?

How to use these tools is laid out with step-by-step instructions on the following pages. We recommend that Tool 1, Most Significant Change, is done first since this draws out stories and experiences that have had an impact on the lives of women informal workers. Sharing these stories puts the group at ease and prepares them for a more focused discussion with the other measurement tools.

When? Measurement of change can be done by a retroactive assessment, such as the Most Significant Change technique (Tool 1), or the assessment of assets acquired or income diversification since a program started or (in the case of SEWA) since the member joined SEWA (Tools 2, 3). For subsequent years, this initial retroactive assessment can serve as a baseline with a revised question. For example, instead of “...since you joined SEWA?” the question becomes “...since we did this baseline?”. For the other tools, we create a baseline with a much shorter period of remembering, such as recording incidences of harassment in public spaces over the last year (Tool 6). While creating a baseline may take some time, follow-ups will take much less time. Note that the same participants will have to come together for follow-ups if the comparison to a baseline is to be meaningful.

SEWA or similar organizations working with women can decide whether to carry out this measurement yearly or every 2 years or longer, and whether to carry out all the measurement tools at the same time or spread them out. Sometimes, it makes sense to build these exercises onto other routine data gathering exercises. For example, the tools offered here can complement SEWA's existing “Poverty Stop Light Tool” conducted by the *aegewans* with each member on an annual basis.

With whom? The guidelines for each tool include a suggestion for who to involve. For SEWA we have suggested a group of 4-6 members who all have experience of the same trade but differ in age and length of time as members. When it is appropriate to do so, data is gathered for individual members but is shared with the group so that the similarities and differences among members can be discussed. The group experience is an essential part of the process, fostering learning and mutual support across the group.

Instead of mixed groups, sometimes it may be important to focus on one age group only. For example, as SEWA adapts to the interests and employment prospects of younger members, it may decide to focus assessment on this particular younger age group.

Finally, a decision has to be made about how many groups of 4-6 will be an appropriate sample size to provide meaningful results for the organization as a whole, as well as providing the opportunity for learning among as many participants as possible.

Factoring into this decision is the capacity to carry out these exercises and to input and analyse the data. The grassroots researcher will have a simple template for data entry and will be trained in how to record quantitative and qualitative data, but all this takes time. In some cases, it may be necessary for two researchers to work together, with one facilitating and the other recording.

Ethics

Organizations using these tools must ensure that the participants understand why these measurement tools are being used and what will be done with the data collected. They must understand that their participation is voluntary. The participants need to be asked if they agree to having their names used and under what circumstances. In some cases, anonymity will be required. For example, the “Respect” tool is one where individual experiences of different types of violence in public spaces must be anonymized. This discussion needs to take place before proceeding with recording any data (see next section) and repeated with every tool. Even if women do give permission, the organization must also take responsibility, ensuring that sharing any information is not harmful.

Recording the data

For each tool, it is important to record information about each of the participants. This is for several reasons:

1. By recording the **names** of each participant, you can request that the same women participate in this research in later years to assess change in their situation.
2. By recording **descriptive variables** by her name (age, years a member, marital status, trade and group membership), you will be able to see if these variables are related to the outcome. For example: Have those women who are members of several groups been able to diversify their sources of income more than others? What type of skills training is most useful for informal workers of different ages? How does distance from the village centre affect access to services?

The data sheet on the next page shows an example of a blank chart for recording the data.

Data record for basic demographic information

Tool:		Date this tool was used:		Village, District:	
		Name of aegewan:			
Name	Age	Years a member	Single/Married/Divorced/Widowed	Trade	Groups
1					Savings <input type="checkbox"/> Trade <input type="checkbox"/> Other (please name) <input type="checkbox"/>
2					Savings <input type="checkbox"/> Trade <input type="checkbox"/> Other (please name) <input type="checkbox"/>
3					Savings <input type="checkbox"/> Trade <input type="checkbox"/> Other (please name) <input type="checkbox"/>
4.					Savings <input type="checkbox"/> Trade <input type="checkbox"/> Other (please name) <input type="checkbox"/>
5					Savings <input type="checkbox"/> Trade <input type="checkbox"/> Other (please name) <input type="checkbox"/>
6					Savings <input type="checkbox"/> Trade <input type="checkbox"/> Other (please name) <input type="checkbox"/>

This is how the form would be filled out for Tool 2.

Tool: 2. Assets		Date this tool was used:		Village, District:	
		March 1, 2023		Village Name, Chota Udaipur	
Name of aegewan: Baluben					
Name	Age	Years a member	Single/Married/Divorced/Widowed	Trade	Groups
1. Jyostnaben	50	15	married	agriculture	Savings <input checked="" type="checkbox"/> Trade <input checked="" type="checkbox"/> Other (please name) <input checked="" type="checkbox"/> Dairy Cooperative
2. Hansaben	30	10	married	agriculture	Savings <input checked="" type="checkbox"/> Trade <input type="checkbox"/> Other (please name) <input type="checkbox"/>
3. Ramilaben	40	10	married	agriculture	Savings <input checked="" type="checkbox"/> Trade <input checked="" type="checkbox"/> Other (please name) <input type="checkbox"/>
4. Kamalaben	40	5	widowed	agriculture	Savings <input checked="" type="checkbox"/> Trade <input type="checkbox"/> Other (please name) <input type="checkbox"/> Pump Repair Cooperative
5. Somiben	30	5	married	agriculture	Savings <input checked="" type="checkbox"/> Trade <input checked="" type="checkbox"/> Other (please name) <input type="checkbox"/>
6. Krishnaben	45	15	married	agriculture	Savings <input checked="" type="checkbox"/> Trade <input type="checkbox"/> Other (please name) <input type="checkbox"/>

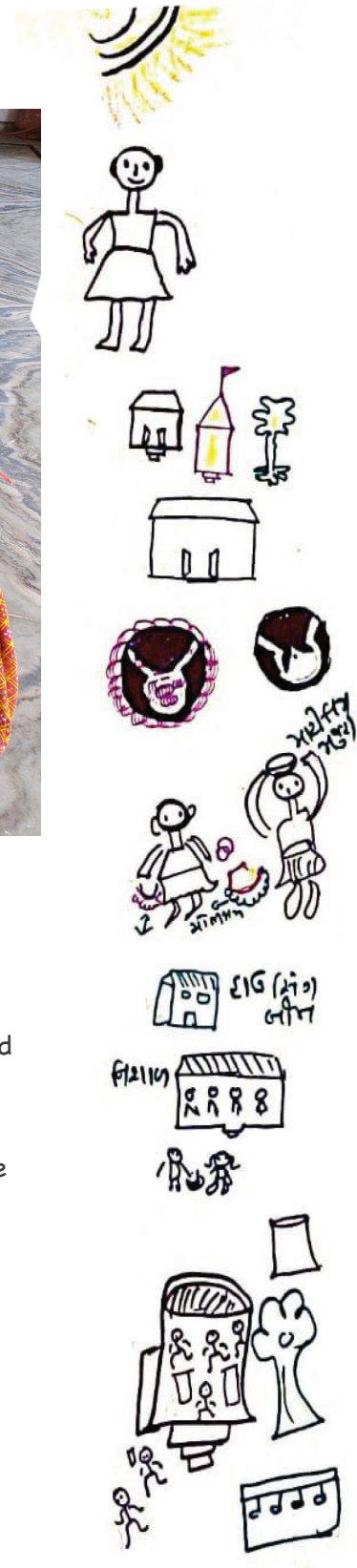


STORIES OF MOST SIGNIFICANT CHANGE

Baluben's story (Patan)



Before I joined SEWA, I was a migrant manual labourer, moving from one village the next. I did beadwork when I could but didn't know where to sell it. When I joined SEWA, they helped me with new designs and I got orders and a steady income. I started staying in one village, in a kutchal¹ house, but it collapsed during the earthquake. SEWA helped me with a loan to build a pucca² house. Although I am illiterate, I have managed to educate my children. What has been the most significant change in my life? Earning a good income. Why is that so significant? Because it meant I could educate my daughters! It also meant I earned respect in the village. I am recognised as Baluben. I am appreciated for what I do for my family.



¹ A simple house made of easily accessible materials (mud, stone, wood, straw, etc.)

² A house made of materials such as cement, bricks, and steel.

Tool 1: Most Significant Change³

Purpose: To encourage discussion and analysis of the most impactful changes in women's lives. These are changes that build their confidence to take action (their "agency") as individuals or as a group.

Rationale: Sharing stories is an important first step in creating an atmosphere of trust in the group. In this way, women feel heard. Their experience is validated. Asking "What is the most significant change, and why is that so significant?" steers the conversation to the changes that have helped them overcome barriers and take up opportunities. Many of these barriers are structural, such as ingrained socio-cultural norms and attitudes, or the economic barriers faced by a landless labourer such as Baluben on the previous page. When women are given the chance to describe and evaluate these changes, they can reflect on past success and priorities for the future.

Who to involve: Mixed groups of 4-6 each, including workers of different ages and trades.

Time needed: With one group of 4-6 this process can be completed in about 1 hour. With larger numbers and more groups, it can take longer.

Materials: Chart paper and markers to write down story summaries

Question for analysis:

- What changes are mentioned most frequently as significant and why?
- What types of "agency" are reflected in these stories? To what extent is organising the reason for these changes?

Individual agency: "Before, I was shy. Now I am confident." "Before I depended on others. Now I am self sufficient."

Interpersonal agency: "Before, I had no influence in the family. Now I have a voice in family decisions."

Collective agency: "Being a member of SEWA, I can sell produce as a group." "With SEWA's support, we campaigned for the right to sell on the street, resulting in the Street Vendors Bill."

Structural agency: "Before, I had no land in my name. Now there is a government policy that gives an incentive for land to be registered jointly in a husband and wife's name. So, I now have land in my name."

³ This tool has been adapted from [The Most Significant Change' \(MSC\) Technique: A Guide to its Use](#) by Rick Davies and Jess Dart, 2005. In practice, facilitators learn to adjust this technique to the local situation and to the confidence of members to talk and discuss. At a minimum, facilitators should strive to generate a rich discussion with a summary of all the changes mentioned as significant and why.

STEPS

Step 1: As the facilitator, briefly tell everyone about yourself –what changes have taken place in your life since you joined SEWA (or joined the organization where you work). For example:

I had never saved before, and I was very shy. I didn't think I could save. Then I joined a group and they encouraged me to save small amounts every month, just like they had when they joined. Then I took out a loan to buy a buffalo and then earned a good income. Then I became a leader in our dairy cooperative.

Tell the group what is the **most** significant change in your story, and **why**. For example:

What? *Being able to save and take loans.*

Why significant? *Because it taught me the value of being part of a group—collectively we can do more than anyone can do as an individual.*

Explain that you now want to hear everyone's stories.

Step 2: Organise participants into groups of 4-6. Ask one member to facilitate the following steps.

Step 3: Each member of the group introduces herself, her trade, and how long she has been with SEWA. The facilitator writes this information down.

Step 4: Each member briefly tells a story that illustrates the most significant change in her life (Only one change allowed! The **most** significant change!)

Step 5: After hearing each story, the others in the group ask: "**WHY** do you think that is the most significant change?" She has to explain why she thinks that change has been so significant.

With multiple groups, you can leave the groups to manage by themselves but go around to make sure they are taking turns and sharing in a timely manner. Everyone should have a chance to tell a story and explain why the change is the most significant for her.

Step 6: After everyone has shared a story, ask the group to choose only **one** that best illustrates the most significant change from all the participants' stories from their group.

Step 7: A representative of each group then gives the example their group has chosen and why they have chosen it. Let's say you have 6 groups of 4-6 women, you will get 6 stories as on the next page:



Step 8: While each group tells the story they have chosen, summarise the story in one or two sentences, as in the first column below. In the second column write the answer to: Why is that story of change so significant? If you are doing this with one group of 6 only, write down a summary of each of the six stories in that group. Here are some examples:

Table 1: Most Significant Change stories

Group	Summary of story in one or two sentences	Why is that story of change so significant?
1.	I had low income before as a labourer. I got training in computers and I am now employed as a computer operator, earning a regular income.	It gave me freedom. I could be self reliant. I get recognition as a provider in my household.
2.	Before, my in-laws did not like me going to sell produce in the town market, so I stayed at home. But with RUDI, I was able to sell produce to SEWA, then sell the packaged goods in my village.	This story shows how we can work together for everyone’s benefit. By organizing, we built this local economy linking producers, processors, sellers, and consumers.
3.	As a family, we were facing challenges. I got a loan to buy a buffalo and now I have regular income rather than just seasonal income.	Increased regular income meant I could feed my children. My husband values my contribution.
4.	I lacked the confidence to speak. Then I got training at SEWA and now the women in the village appreciate what I can teach them.	Since I am more confident, I am now more effective in my work, and I get much more respect from the family and people in the village.
5.	Before, I didn’t think I could do this job as a SEWA aegewan. Gradually now, I am able to communicate. Now I can relate to people at the grassroots.	With the support of others and my own determination I can succeed. I can communicate now, so I can be more effective.
6.	I was very poor but little by little I saved and took out loans so I could educate my children and build security for my livelihood. I never dreamed I could have land in my name. This is the biggest change.	Women have the right to own land in their name and build a secure future for themselves. They can be self-reliant.

Note: A similar process can be repeated in multiple sites. Together, these stories provide a rich source of qualitative data, providing insight into what SEWA members, or other women informal workers, value. The facilitator can show participants how their responses illustrate individual, interpersonal, collective, and structural agency.

Repetition of “MSC” stories in multiple groups and sites also adds a quantitative element to this technique (For example, of 100 stories, 50 spoke of “respect from family”).

ASSETS

Hansaben's story, Surendrenagar

As a saltpan worker, I had a life of sheer drudgery. At the end of the season our hard work yielded nothing by the time we had paid off our debts for purchasing diesel for the pumps. But in 2013, I heard about SEWA and became a member. I attended one meeting and learned how to increase the quality and quantity of salt production. With the help of SEWA, I purchased a solar pump in 2018. I had never heard of the word solar, but the people in our salt-farmer community used to say that using solar, we can save on diesel. SEWA helped us get a loan from Bank of Baroda.

SEWA arranged a simple payment mechanism. Every month during the season, the trader would give us a Rs 15000 advance, out of which we could save Rs 6000 because we had no diesel expenses, and we could use that to pay back the loan. SEWA made it very clear that we should only pay the amount which we save in diesel costs, no more. This is easy for us, as we don't have to make any changes in our finances. And yet in a few years we will become owners of our own solar pump, and with a solar pump the production will automatically increase, so our living standard will also improve. It's a win-win situation. Today we have already received 80% of the solar pump cost in subsidy from the government and I have already repaid the remaining 20% of the loan, so now the pump belongs to me. Now we will save Rs 6000 per month. Pure savings. I am thankful. From birth till now, we lived our entire lives at the mercy of the diesel vendors. Now we will be able to save.

My husband and I had forgotten how to dream, but with solar entering our life, we started dreaming. We will educate our children, buy them good clothes. We will be able to eat better food. My childhood dream of having buttermilk was never fulfilled, neither in my mother's home nor in my in-laws'. Now I will be able to taste buttermilk for the first time in my life.



Tool 2: Acquiring Assets

Purpose: To identify assets women informal workers have acquired, the type of ownership of those assets, and how those assets were acquired.

Rationale: When a woman has assets solely in her name or jointly or cooperatively owned, she can be more self-reliant. As an owner of assets, she has control over their use. She earns more respect. The woman may use these assets for her own income generating activity; or the asset may increase the income from her family's trade such a solar powered pump to reduce costs of salt production, as in Hansaben's case. She may also prioritise future security (investing in a house, for example) or contribute her earnings so that another family member can purchase an asset. Even if such assets are not in her name, by helping the family in this way she may be able to influence decisions and earn respect for her economic contributions. Finding out how she acquired those assets means we can see if she has benefitted from access to SEWA's financial services and if she has been able to access other sources of finance.

Who to involve: A mixed group of 4-6 for the whole exercise.

Time needed: 1-2 hours, depending on discussion time. It will require less time if it is done after Tool 1 as they will have mentioned acquiring assets in their stories already. This tool is a way of reinforcing and expanding Tool 1.

Materials: Chart 1, printed on poster size paper.

Questions for Analysis: What assets?

- For each category of assets what % of women have: sole ownership; joint ownership; group ownership; or have made a contribution to a family asset?
- What is the relationship between the length of time as a SEWA member and the assets acquired (land, house, large scale livestock, Fixed Term Deposits)?
- What % of women have a smart phone rather than a feature phone?





Questions for Analysis: How were those assets acquired?

- What % of women can access loans from any bank? How does this relate to the number of years as a member?
- What % of women can purchase assets (by type) through income and savings alone? How does this relate to the number of years as a member?
- What factors make it easy for women to access loans? What factors make it difficult?
- Which sources of loans are preferred and why?

STEPS

Step 1: Explain the purpose of the tool: “In your stories, many of you talked about the assets you acquired since joining SEWA. These assets helped you earn more income and feel more secure.” We want to find out more about those assets and how you acquired them.

Step 2: Discuss different types of ownership so the difference between them is clear. Give them examples of each type. Use these symbols on the chart as shown:

	<p>Full ownership. This is when the asset is in her name. It belongs to her alone. For example, a woman has borrowed money from her savings group to purchase a buffalo in her name.</p>
	<p>Joint ownership with a family member. This is when the asset is jointly owned, often with her husband. This might be the case with land, for example.</p>
	<p>Cooperative ownership. Use this symbol when the asset is owned by a group. For example, some members own a solar pump as a cooperative.</p>
	<p>Use this symbol when she has contributed money to the family to purchase an asset, and her contribution is acknowledged. For example, she uses her savings to help the family purchase farm equipment.</p>

Step 3: In chart 1 on the next page, ask each member to write down which assets she has acquired in each category. Using the appropriate symbol, ask her to indicate what type of ownership she has.

Step 4: Ask everyone to step back and look at the chart. Is there anything more to add?

Step 5: Ask everyone: “Looking at this chart, how does it make you feel?” Encourage them to discuss feelings of pride, or challenges they face, or motivation to save more.

Table 2.1: example for one women

Asset	Small livestock	Buffalo, cows	Equipment for home ¹	Equipment for trade ²	Green equipment ³	Phone/ Tablet	Transport	House	Land	Jewellery	Fixed Deposit Accounts	Savings
Name			Stove	Buffalo shed	Solar pump	Feature phone	Cart	Pukka House				
1.	6 chickens	2 buffalo	Stove	Buffalo shed	Solar pump	Feature phone	Cart	Pukka House				
2.	2 Chickens	1 Buffalo		Sewing machine		Feature phone	Scooter					
3.												
4.												

¹ Include here any equipment that helps to reduce women's workload, for example a stove or fridge.

² Include here any equipment used to help her in her income generating activity such as a sewing machine, farm equipment, a bore hole.

³ Include here any "green" equipment. For example, include equipment that generates or uses renewable energy: Solar powered devices such as lights, pump; a biogas digester. Also include equipment that reduces energy and water usage such as precision irrigation.

Step 6: Using the same chart, ask each member to indicate HOW she acquired these assets. She can circle one of the following options:



Loan from Mainstream Banks (SEWA Bank or Commercial Banks)



Savings



Inheritance





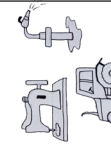


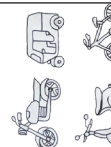
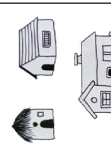











































Other : For example, government subsidy/grant

Step 7: Ask the group: “Which type of loan do you prefer and why? Was it easy or difficult to access this finance?” For example, a loan from her savings and credit group may be the easiest, while accessing a commercial loan for a larger amount may be more difficult. However, we know from Hansaben’s story (Box 3) that SEWA made it easier by negotiating on behalf of salt pan workers for favourable terms with a commercial bank for loans for solar pumps. Difficulties might include women unable to make their own decisions about how savings are spent, or a low level of savings, or difficulty understanding application forms for loans.

Step 8: Summarise this discussion in the space provided at the bottom of the chart.

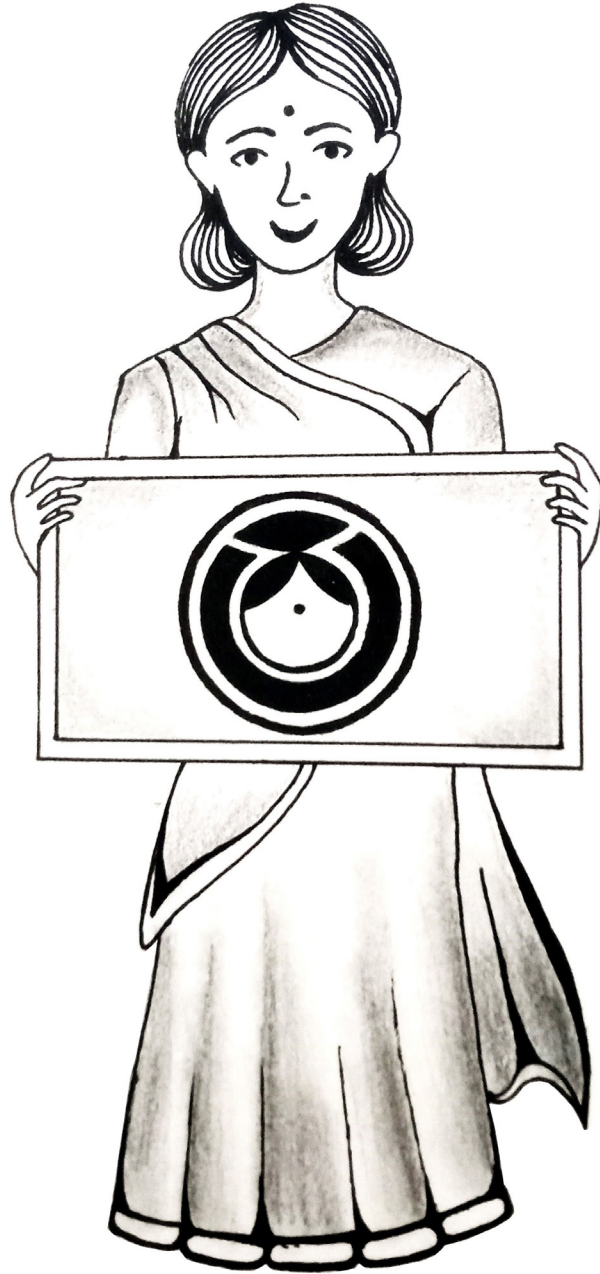
Table 2.2: Example for One Woman

	Asset												
Name	6 chickens	2 buffalo cows	Stove	Buffalo shed	Solar pump	Feature phone	Cart	Pukka House	Land	Jewellery	Fixed Deposit Accounts	Savings and Bank Loan	Savings and Bank Loan
													
													
													
Acquiring assets: Easy? Difficult? Summarise the discussion here.													

¹ Include here any equipment that helps to reduce women's workload, for example a stove or fridge.

² Include here any equipment used to help her in her income generating activity such as a sewing machine, farm equipment, a bore hole.

³ Include here any "green" equipment. For example, include equipment that generates or uses renewable energy: Solar powered devices such as lights, pump; a biogas digester. Also include equipment that reduces energy and water usage such as precision irrigation.



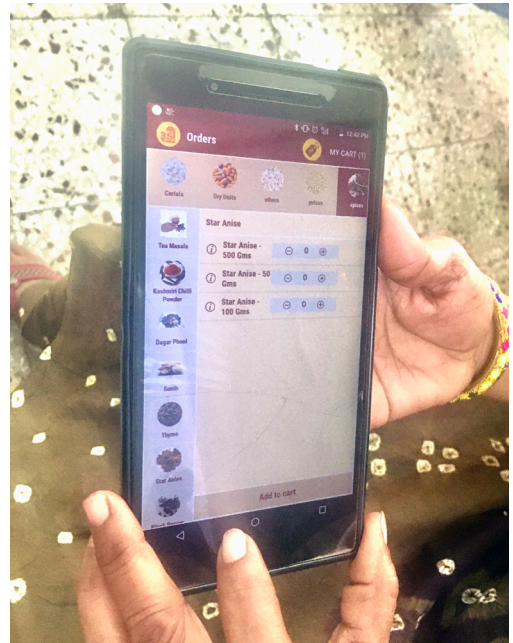
WOMEN'S INCOME AND INCOME DIVERSIFICATION

Savitaben, Ahmedabad district

I got married in 1985 and my in-laws were farm labourers. My husband was employed, but he became ill and had to quit. My mother-in-law and father-in-law did farm labour to support the household income, but they were old and so if they got sick, there were expenses too. It was very difficult.

I realised that if all the members of the house were to sit in the four walls of the house, it would be our turn to starve. I hadn't even seen a farm in my childhood, yet seeing the condition of my family, I too went for farm labour along with nearby women. But I got sick and my father-in-law said I should not go anymore.

In 2009, a SEWA representative met my husband and told him about SEWA. He himself asked her to take me with her and I became a SEWA member. Soon after, I was asked to go to another village and explain to other women about SEWA. Then I started working with SEWA as a Rudiben. In 2010, I sold RUDI products for the first month, and I got a remuneration of Rs.900. I was very happy and I was eager to earn more. With SEWA's support, I became more confident as a Rudiben. I would buy and sell RUDI products worth Rs. 5,000 every month. This way, day by day, work and income increased.



My life started going smoothly. I did not have to ask anyone for money. I could send my children to school and now my elder son is in college and my younger daughter is a nurse.

During the coronavirus pandemic, I could not go to other villages for SEWA work because of the lockdown. My daughter had started working in a hospital before the pandemic but she too lost her job because of the pandemic. My husband's casual work and my other daughter's work had stopped so we faced a lot of difficulties. Thankfully, even during the lockdown, I got wages from SEWA for selling RUDI products in our village. Because of my income, we were able to cope.

Tool 3: Women's Income and Income Diversification

Purpose: To assess women's contribution to household income and her contribution to household decision-making.

Rationale: Income earned by a woman gives her more agency within the family. Early in her marriage, for example, Savitaben (on the previous page), found a way to earn an income when other family members could not. More recently, when other family members lost their jobs during the pandemic, her family was able to survive because of her Rudiben income. Diversification of income helps the family as a whole to spread risk. Earning and controlling her income helps a woman to be self-reliant and win respect as an economic producer.

Who to involve: A mixed group of 4-6.

Time: 1 hour 45 minutes total: 45 minutes for the first participant. 30 minutes for work in pairs. 30 minutes for discussion

Materials: Chart paper, markers

Questions for Analysis:

- To what extent have women helped to diversify household income since they joined SEWA?
- What are the top 3 sources of income for women now and how does this compare with her income sources before she joined?
- Are those sources of income increasing or decreasing in terms of earnings? Why?
- How does women's income affect household decision-making?

STEPS

Step 1: Explain the purpose of this exercise: "Let's discuss how your sources of income have changed since you joined SEWA." Give examples of different sources of income (wages, sales, interest on savings, employment by SEWA, etc.). Be clear about the difference between independent sources of income and income from work done by men and women and considered family income.

Step 2: Ask for one volunteer to do the exercise. (The others will do the same exercise in pairs later). Ask: "What were your main sources of income when you joined SEWA?" Write these down on the chart paper.

My income sources when I joined SEWA in 2013 (SEWA member alone)

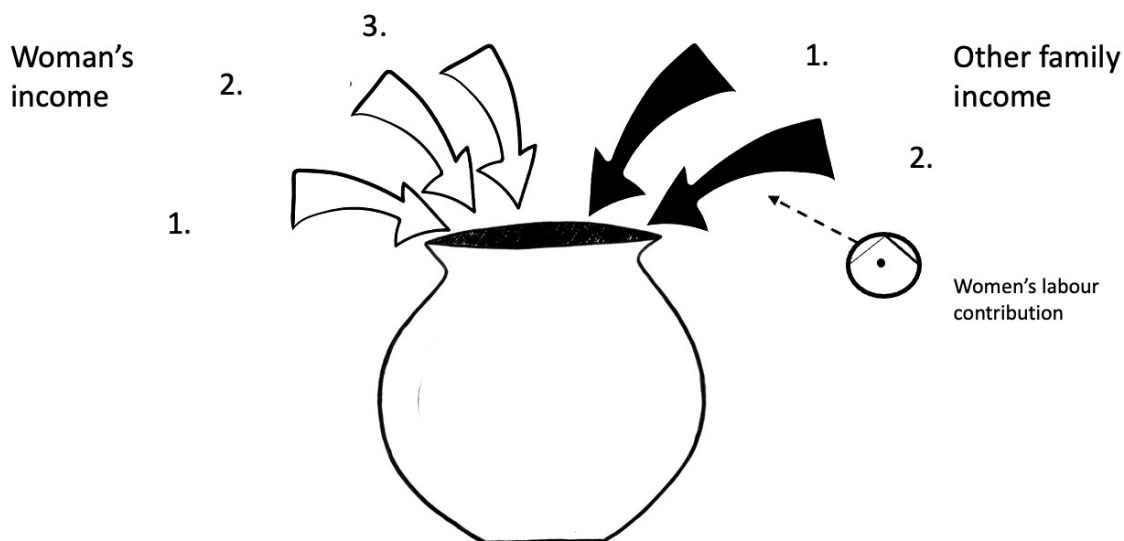
Agricultural labour (daily wage)

Step 3: Ask "What are all your independent sources of income **now** in one year? List the income sources in order of their importance from high to low income." It is not necessary for her to state how much money she earns, only **the income sources in order of importance**.

Step 4: Then ask: "What are the most important sources of income earned by the family?"

My income sources in the last year in order of importance	Other family income in the last year in order of importance
1. Dairy (milk sales)	1. Agricultural produce sales
2. Rudiben	2. Wage income (agriculture)
3. Village retail store	

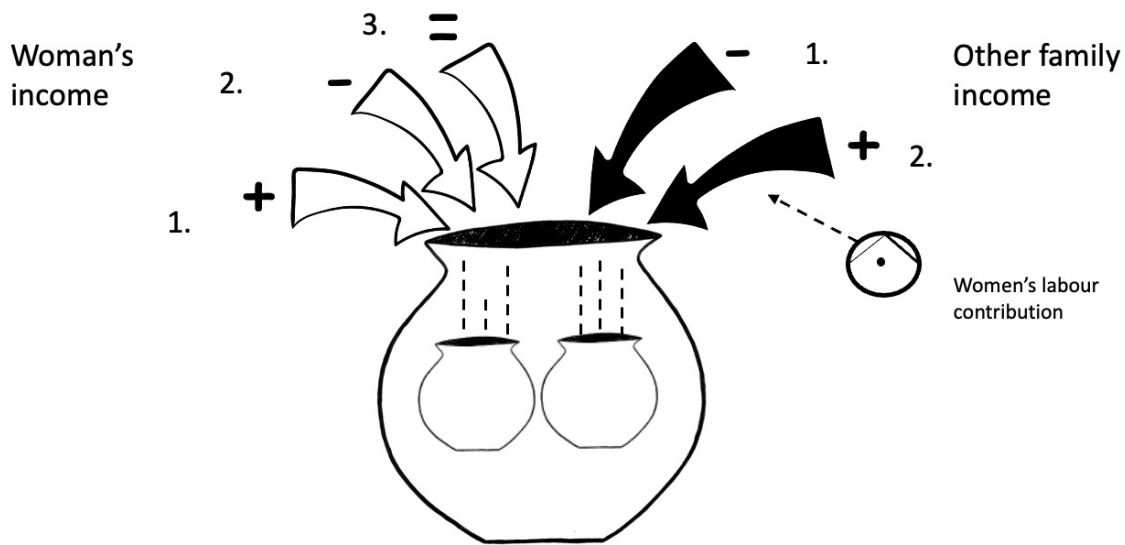
Step 5: Draw a grain storage pot. Using different arrows, show the main sources of income earned solely by the SEWA member going into the pot. Number these from most important to least important. Then, add arrows to show the most important other sources of income earned by the family. Also show whether she contributes her labour to the work done to earn family income.



Step 6: With the SEWA member, draw a smaller grain storage pot in the large pot to represent income solely earned by women.

Step 7: Draw another pot to represent other family income.

Step 8: Mark with + or – or = to show whether income is increasing (+), decreasing (-), or staying the same (=) from this source over the last 1-2 years.



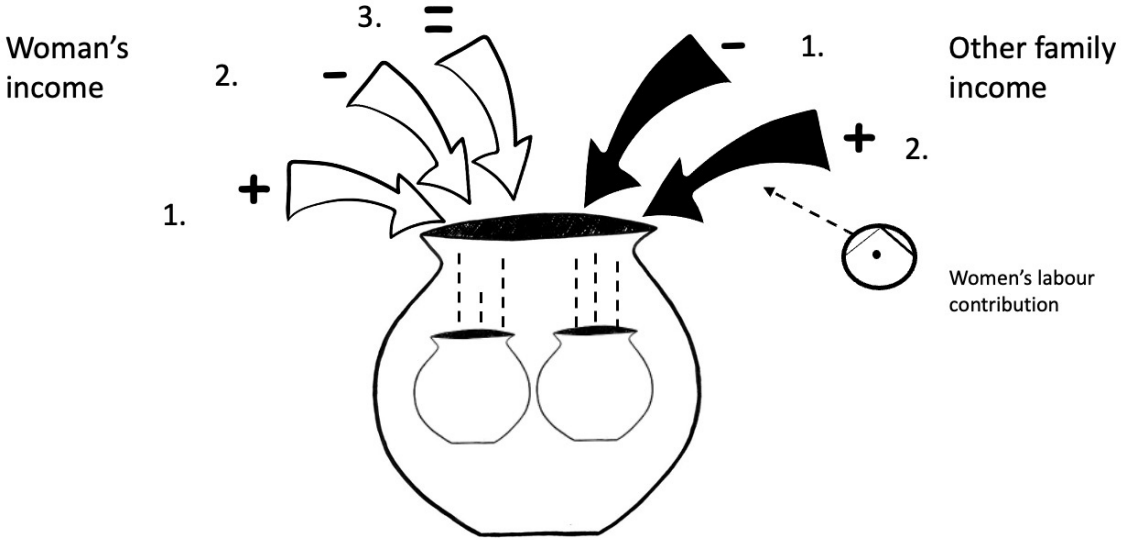
SEWA member alone	Family
1. Dairy (+)	1. Agricultural produce sales (=)
2. Rudiben (=)	2. Daily wage income (-)
3. Village retail store (-)	

Step 9: Ask the group to work in pairs to do the same exercise for each member. Each result can be photographed and stored as a digital file.

Step 10: Ask everyone to look at all the charts. What do they say about how women have contributed to the household (in terms of labour, income, and diversification of income)?

Step 11: As a group, ask about how decisions are made in the household about expenditure. When are women consulted about expenditures? Do women have control over their income? If the specifics of this are too sensitive to ask, have a general discussion about how they think decisions about household expenditures should be made.

Table 3.1: Income diversification

Name	Year she joined SEWA: 2013	Bank Account in her name? Yes
<p>Sources of income (as sole earner) when she joined SEWA</p> <p>Daily wage</p>	<p>Sources of income now (as sole earner)</p> <ol style="list-style-type: none"> 1. Rudiben 2. Village Retail store 3. Livestock/Dairy (sale of milk) 	<p>Sources of family income (now)</p> <ol style="list-style-type: none"> 1. Sale of Agriculture produce (fruits, vegetables, grains) (Family) 2. Daily wage (Family)
<p>Completed Grain Storage Pot (Step 9 completed, including arrows and signs for increase (+), decrease (-), stays the same (=)).</p>  <p>The diagram shows a large grain storage pot with two smaller pots inside. Arrows point into the pot from 'Woman's income' (1. +, 2. -, 3. =) and 'Other family income' (1. -, 2. +). A dashed arrow points from 'Women's labour contribution' to the pot.</p>		
<p>How are decisions made about expenditures in the household? Are you consulted? Do you consult others about how your income is spent? How do you think decisions about household decisions should be made?</p> <p>I usually make decisions about income I earn, but I always consult my husband. I am not usually involved in decisions about household expenditures from earnings from other members of the family.</p>		

SKILLS AND CAPACITY BUILDING

Ramilaben, Chota Udaipur

I am a farm labourer. I also grow cotton. I have been a SEWA member for the last 15 years. Before, my expenditure on pesticides for cotton farming was high. Because of joining the programme and attending the trainings regularly, I have learned a lot of things. I learned about making Jeevamrut (bio pesticide and organic manure) and used it on my cotton. Because of it, the fertility of the land increased, and cotton production increased, and I got a good price for the cotton. Mainly, the expenses on chemical pesticides was saved. This year, I got a chance to prepare 200 litres of Jeevamrut in a tank for a demonstration and used it on my farm. I have only used Jeevamrut, and have produced a 1200kg yield. Earlier, I used to take loans for farming, and because of the low yield, it used to be difficult to repay the loans. I had a lot of debt. But now, my situation has improved and I don't need loans for farming and I also get a high yield at a lower cost.



Anitaben, Chota Udaipur

In my husband's home, we were 4 members. We did farming and cattle rearing. Me and my husband grew flowers. I would sell those flowers in the market.

Purnimaben from SEWA came to our village to impart Savings and Credit Group training. A lot of women in our village were attending so I attended the training and started saving in 2007. I started attending other SEWA trainings also and from those trainings, I learned how to do farming better and rear cattle better. I took a loan from SEWA and from that money, I bought different types of flowering plants. I bought Marigold, Rose, Chrysanthemum, etc. and started farming them. The Bodeli to Nasvadi highway passes just beside my farm. I opened a flower shop there called Fulhaar and started selling garlands. I started taking wedding orders. My business was running very well.

Earlier, we lived in a kutcha house. But because the flower business was running well, we constructed a pucca house.

We had just started doing well and suddenly, the coronavirus pandemic came. My flower business had to be stopped. Our income stopped. Shops were also closed. During that time, I ran my household off my cattle-rearing income. After the lockdown restrictions were lifted, I restarted my business. I bought a Maruti Eeco car and started getting income from that too.

There has been a lot of change in myself and my family because of joining SEWA. After attending the trainings, we learned better techniques and thus improved our agriculture. SEWA also sowed the seed of farm-to-table concept in my mind. I started making garlands using our own flowers and this value-addition led to an increase in our income. In addition to the financial benefit, association with SEWA helped me build my confidence in my capacity.



Tool 4: Skills and Capacity Building¹

Purpose: To assess the level of confidence members have in applying skills to their economic livelihood. This might be in general or for a particular trade group, or for a particular age group, depending on what trainings have been offered and for whom.

Rationale: SEWA recognises that for a member to have the capacity to be an economic producer she needs: 1. Skills training; 2. Support from other members in her group as well as SEWA leadership; and 3. Opportunities for her to build experience through access to markets (typically through organising, aggregating, and securing access to markets through SEWA) or her access to employment. The examples of Anitaben and Ramilaben on the previous page show how strengthening individual capacity is bound up in the strengthening of their trade group, the opportunities for marketing products, or their ability to find employment.

This tool is a starting point for discussion of these three different elements of capacity building.

Who to involve: This exercise can be done individually once it has been demonstrated to the group. This could be a mixed group of 4-6, or a more focused age group or trade group.

Materials needed: Chart paper, markers.

Questions for analysis:

- How many women can earn an income from a skill learned in a training course?
- How important have family, aegewan and group support been?
- Which training courses have yielded best results in terms of women's income earning success?
- What is the relationship between age and type of training course taken?
- What are the characteristics of the best training courses?

¹ Note: This tool has not yet been piloted in the field

STEPS

Step 1: Explain the purpose of this exercise.

Step 2: Identify which trainings the members have attended.

Step 3: Ask them to discuss what else, apart from a training course, helps them build capacity in that area (prompt with “family support/groups support/ STFC” etc.)

Step 4: For each training course she has attended, ask each member to indicate her level of satisfaction for each of the statements. (Note: This tool can be set up on google forms if participants have access to smart phones to complete this. Otherwise, ask them to enter the symbols by hand).

Step 6: If appropriate, after each member has done this individually, she can transfer her answers to a single chart where all responses can be seen. This can be done anonymously.

Step 7: With the group, discuss the findings. Which trainings have been most successful? Which were most important? Why? What is the importance of training, support, and experience? Which of these areas needs most improvement?



I agree




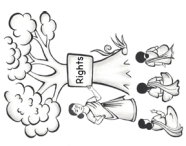


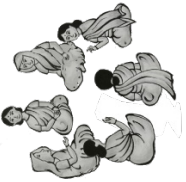

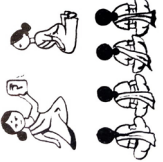












I agree somewhat but there is room for improvement















I disagree

Table 4.1: Skills and Capacity Building

Individual response

Date joined SEWA:		Trade:					
Name, district:	TRAINING	My family has supported me to learn and use this skill	The aegewan has helped me with this skill	Others in my group have helped me learn this skill	EXPERIENCE		
	<p>I am able to use what I learned in this training</p> 	<p>The training made me aware of rights and rules associated with my trade or employment</p> 	<p>My family has supported me to learn and use this skill</p> 	<p>The aegewan has helped me with this skill</p> 	<p>Others in my group have helped me learn this skill</p> 	<p>I am earning income from the skills I learned</p> 	<p>I can teach this skill to others</p> 
Digital and Financial literacy							
Awakar (mini MBA)							
GBV							
RUDI							

TOOL 4: SKILLS AND CAPACITY BUILDING

Organic/ sustainable Agriculture							
Solar Pump repair							
Local Panchayat Administration							
Embroidery							
Digital skills (computer, mobile phone, apps)							
Communication, negotiation skills							
Personal Development							
Other							



ACCESS TO SERVICES

Ullsaben's story, Kutch

I come from a family who farmed on a small piece of rain-fed land. After 1 year of marriage, my husband died of tuberculosis. I do not have a child. I stayed in my husband's home. I did embroidery and stitching work and helped with household expenses. Being a Darbar caste woman, I was not allowed to go out of the home to work.

In 2012, SEWA sisters visited our village. They gave us embroidery training and embroidery work. I was also taking orders for home furnishing items from village people. I could survive on this income. Along with that, I started saving. After my brother-in-law's marriage, I started living alone and managed my expenses on my own. I started a new Savings Group named Harsidhi. Me and 10 other women have been saving in that for 5 years now. Women have availed loans from the group to start their own businesses and earn income from the business.

After joining SEWA, I took various trainings. Earlier, I could not go out of the house alone but after these trainings, I started going out and did my work on my own. I started going to the bank and filled my slips. Now I can visit the bank, Panchayat office, or any government office for my work. I don't have to take anybody's help. Earlier, I used to save Rs. 100 per month. After taking digital and financial literacy training, I regularly save Rs. 200 per month. I filled my Widow's Pension form and I get Rs. 1,200 every month from that. I have financial relief now.

Because of the coronavirus pandemic, all businesses stopped. My stitching work was reduced. I got grocery kits from SEWA. I also got information on Government schemes. I got ration kits twice a month. I could survive. SEWA helped me and other members during this difficult time. In the past, whenever I went alone to Dayapar or the Bank, village people and community men would harass me saying: "How can you go out of the house being a Darbar caste woman?" Not only that, whenever I went to the bank to deposit savings, a male officer would talk to me loudly and use abusive words. Without getting frightened from this behaviour, I told him that he should respect women customers. I got the strength and confidence to handle such issues only because of SEWA.



Tool 5: Access to Services

Purpose:

- To find out which services women informal workers can access.
- To discuss the challenges women face in order to access services and how they overcome those challenges

Rationale: Access to services is an indicator of a woman's agency—her ability to move in public spaces. As was the case with Ullasaben's story on the previous page, in some households, women are not allowed to go out. In other households, while permission may be granted, women may be deterred by verbal or physical harassment. Accessing services is therefore an indicator that patriarchal norms and attitudes in the household are shifting, that she is aware of services that are useful to her, and that she has found ways of overcoming harassment she may face in public spaces. Again, Ullasaben provides a good example of such courage. Confidence as a SEWA member, support of her SEWA sisters, access to information about available services, the proximity of a service, female employees in places where services are accessed, and the respect she earns as a SEWA member may all play a role in making it easier for her and other women to access these services.

Analysis

- What proportion of members can access each of these services?
- What is the relationship between length of time with SEWA and access to services?
- What is the relationship between marital status and access to services?
- What makes access to services easier? How do women overcome the challenges?
- What is the influence of SEWA on access to services?

Who to involve: A mixed group of 4-6

Materials needed: Chart 3, sticky dots of different colours so that each participant has her own colour (Alternatively, she can mark a dot with a coloured marker)

Time: Approximately 1 hour

STEPS

Step 1: Explain that this tool is to start a discussion about the services that women informal workers can access.

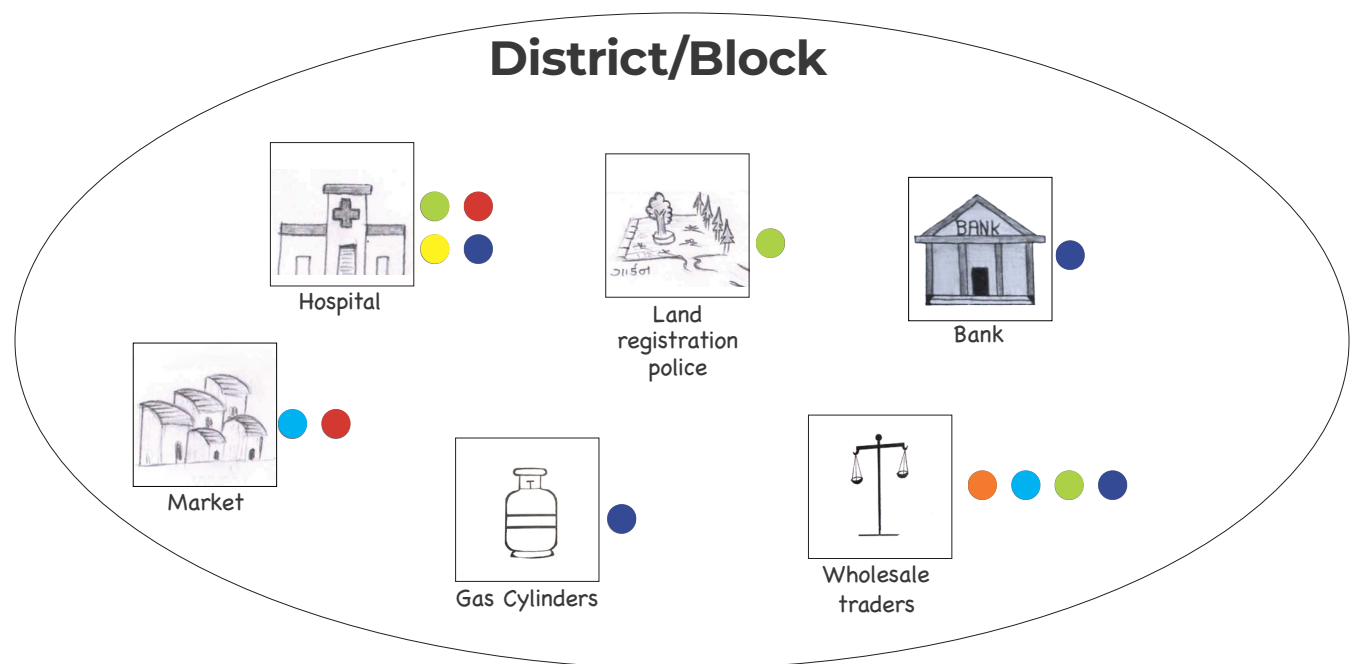
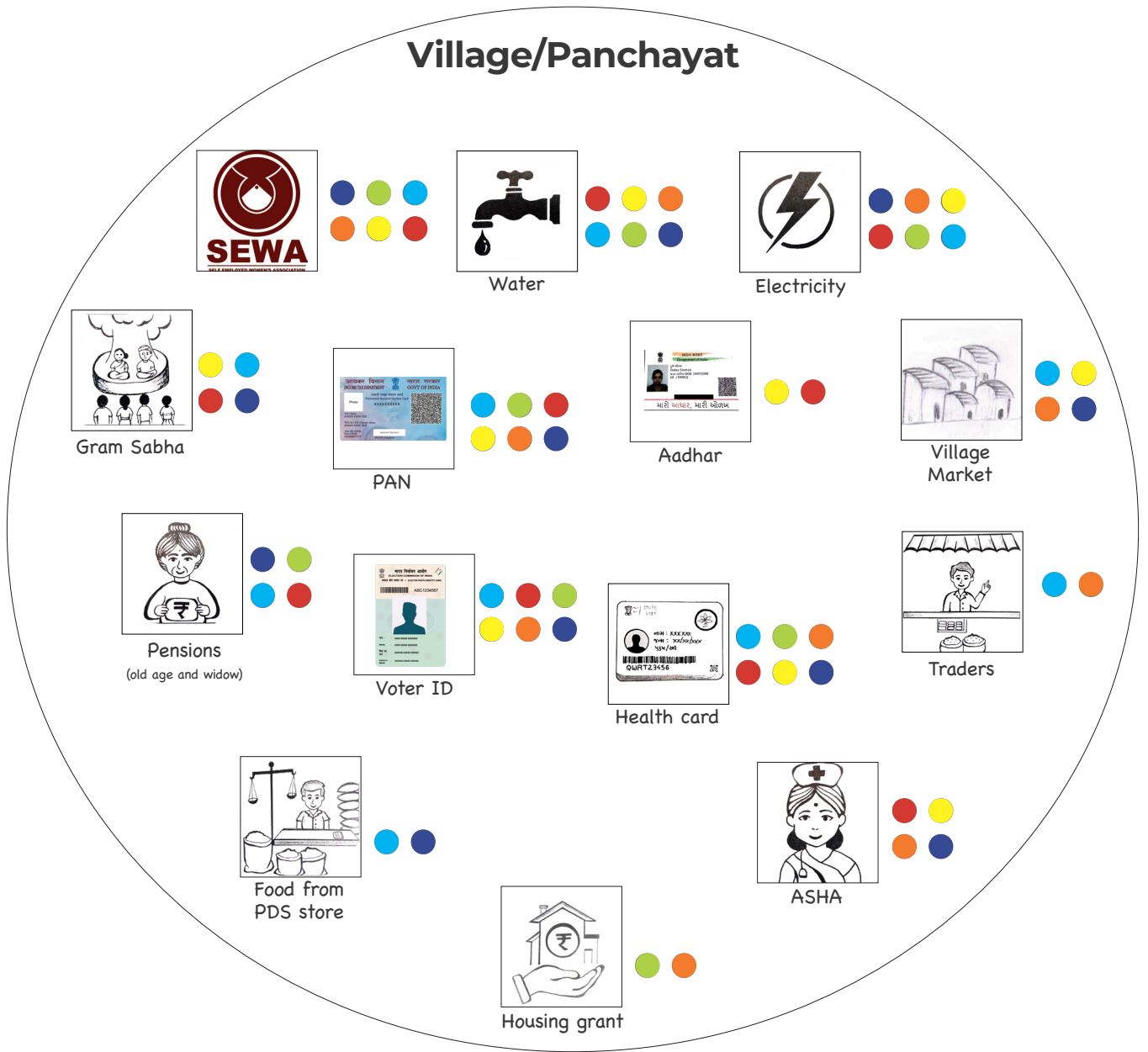
Step 2: Show the group the diagram below. Make sure everyone is clear about each of the services listed and where these services are located.

Step 3: Give each member a set of sticky dots. Ask: “Have you accessed these services? If so, place a dot by that service.” She should not put more than one dot on each service. Each woman needs a set of a different colour¹. Alternatively, give each member a different coloured marker and they can mark a cross on the chart.

*SEWA member has accessed this service (With a group of 6 members, maximum “score” is ● ● ● ● ● ●



¹ Note that the colour code needs to be cross-referenced to the name and profile of the member so that you can see if there is any relationship between age and access, trade and access, length of time with SEWA and access.



Step 4: Ask everyone to look at the results. Do some services have more dots than others? Does this mean some services are easier to access than others? Discuss what makes it difficult to access services, and what makes it easier. How can women overcome the challenges?

Step 5: Summarise this discussion: List the difficulties, then list how these difficulties are overcome. Here are some examples:

What makes it difficult to access services?

Distance from my home. I lose a day's wage labour work.

My family will not let me go alone.

I do not know about this service.

I am afraid of being cheated at the market.

How are these challenges overcome?

Public transportation, but it is difficult.

I can go with my husband or with other women.

Other women can help me.

I have learned how to assert myself if I am being treated with disrespect.

RESPECT

Hiraben's story, Mehsana

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 hira is, after her husband has passed away. She is not able to stay in the home. She keeps roaming around from one village to another." Initially, I was scared, thinking, "If people question my character, who will marry my daughters?" But then I thought: "If I don't go out and learn more, how will I improve our income? How will I save enough to marry my daughters? No one wants to marry a poor woman's daughter." Therefore, I decided to face the sarcasm of the villagers and continued attending meetings in SEWA. With moral support from SEWA, I was able to speak up. I bravely but politely asked my resistant family: "Will you take the responsibility for my 3 daughters' marriages? Will you take responsibility to provide for us going forward? 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. SEWA's sisters helped me prepare the paperwork and I started approaching the Panchayat on my own to sort out issues related to my farm work, like the application for electricity, water etc. It is difficult to travel from the village to the field at night. By moving to our hut where our field is, we can irrigate the field whenever there is electricity.

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 very 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.

Tool 6: Respect. Mapping Harassment in Public Spaces

Purpose:

- To discuss different types of disrespectful behaviour and harassment affecting women's confidence in public spaces
- To identify where this happens
- To measure its incidence in those public spaces
- To discuss the strategies women use to prevent and challenge this behaviour.

Rationale: Gender-based violence (GBV) in the form of harassment and disrespectful behaviour in public spaces deters a woman's economic participation in two ways. Her family may prevent her from going to public spaces for fear she will be disrespected. If the woman does go out, disrespectful behaviour makes her feel devalued and vulnerable. Dealing with such behaviour can also waste her time, whether this is a micro-aggression of being kept waiting longer than necessary or a more serious case of having to avoid situations where she is under threat of physical harm. Hiraben's experience, on the previous page, as a widow provides an example of the kind of harassment women can face and her ability to stand up to it. This tool helps participants to discuss these different types of behaviour and where women are most vulnerable.

Who to involve: This a group exercise (with an individualised component at the end). It can be done with as many people as can see the map at one time. The larger the map, the more people can be involved.

Materials:

- Coloured markers
- CHART 4: One general poster-sized map of a rural village or urban area.
- A set of maps printed on A4 paper for each individual participant.

Time needed: 1-2 hours depending on how many participants are involved.

Questions for Analysis

- In which public spaces are women most vulnerable to GBV?
- What kind of GBV is most common?
- What % of women report have experienced each of the different kinds of GBV in the last year?
- How does this GBV affect their economic participation?
- What strategies do they use for dealing with it?

STEPS

Step 1: Discuss the different kinds of GBV: verbal abuse; physical or sexual abuse; mental abuse (making women wait, ignoring her); corruption or abuse of authority; online abuse. Make sure everyone understands each one. Provide examples of each one.

Step 2: Using a general map (Map 1a if for rural women or Map 2 for urban women). Ask participants to indicate where different kinds of harassment are commonly experienced. Use symbols below to show where different kinds of GBV are experienced. (Marked in Map 1b)

Step 3. Ask the group: “Are there other places where women experience GBV?” Add these places to the map. Add the appropriate symbols at the same time.



verbal abuse



physical or sexual abuse



mental abuse (making women wait, ignoring her, etc);



online abuse.



corruption or cheating/abuse of authority;

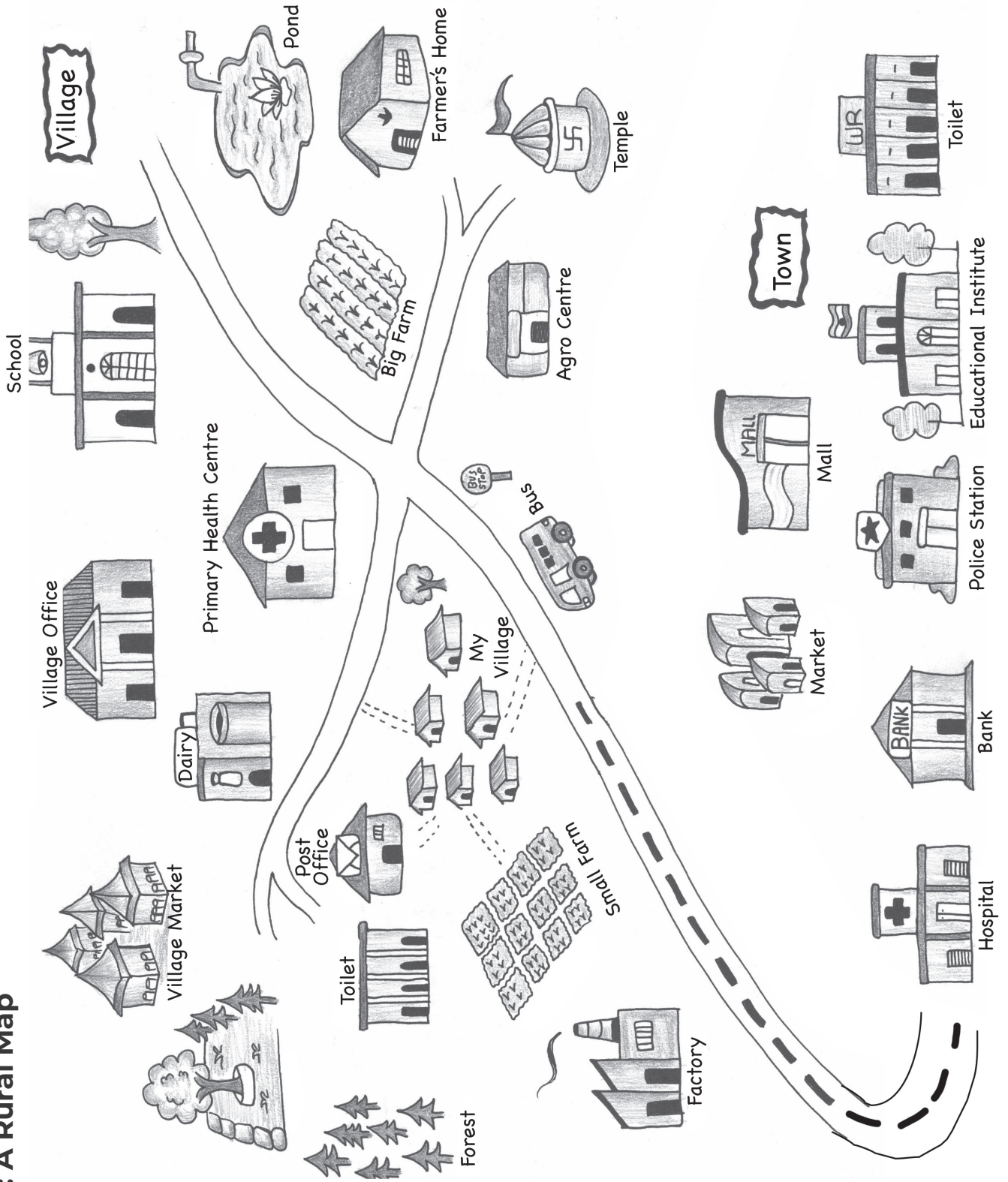
Step 4. Ask the group: “How do you deal with this when it happens? How do you prevent it from happening?” Write down these strategies.

Step 5. Now give a blank individual map to all participants, either Map 1a or Map 2. This exercise should be anonymous.

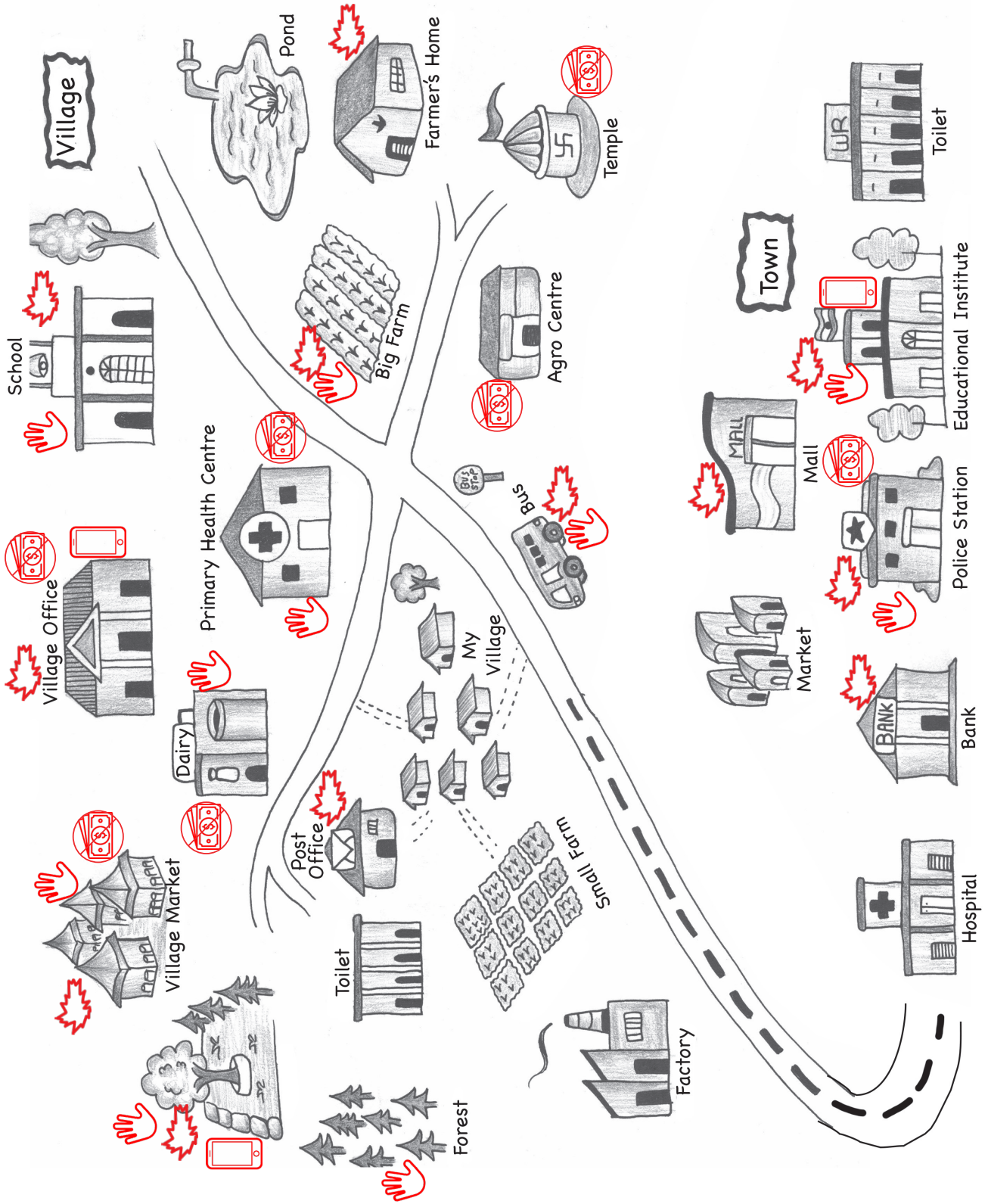
Step 6. Ask: “In the last year, what kind of GBV have you experienced in public spaces? Use the symbols you used before, as above, to show what type **you** have experienced in each location and mark these on your map.”

Step 7. After collecting all these individual maps for analysis, ask: “What have you learned from SEWA about how to handle these situations?”

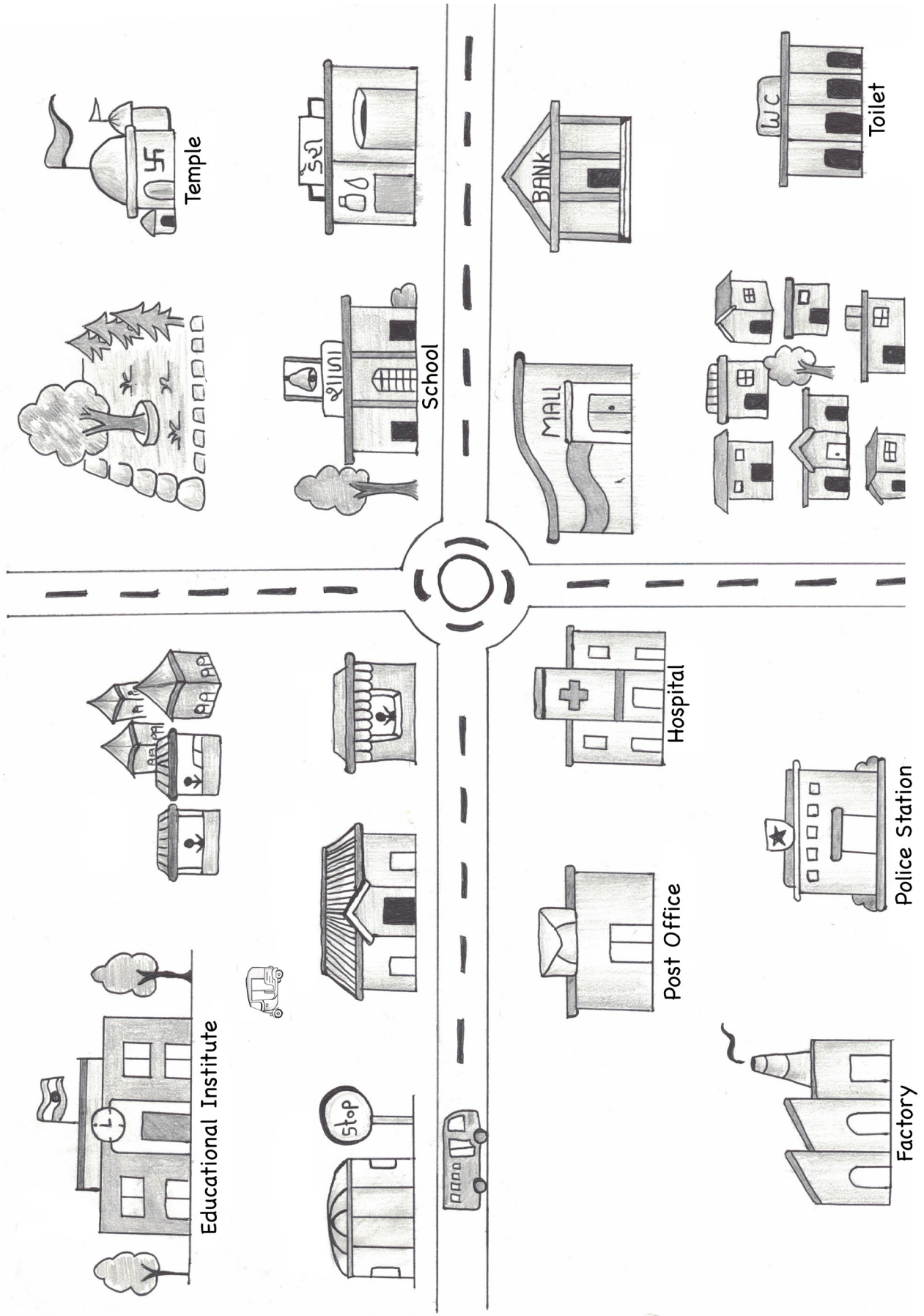
Map 1 a: A Rural Map

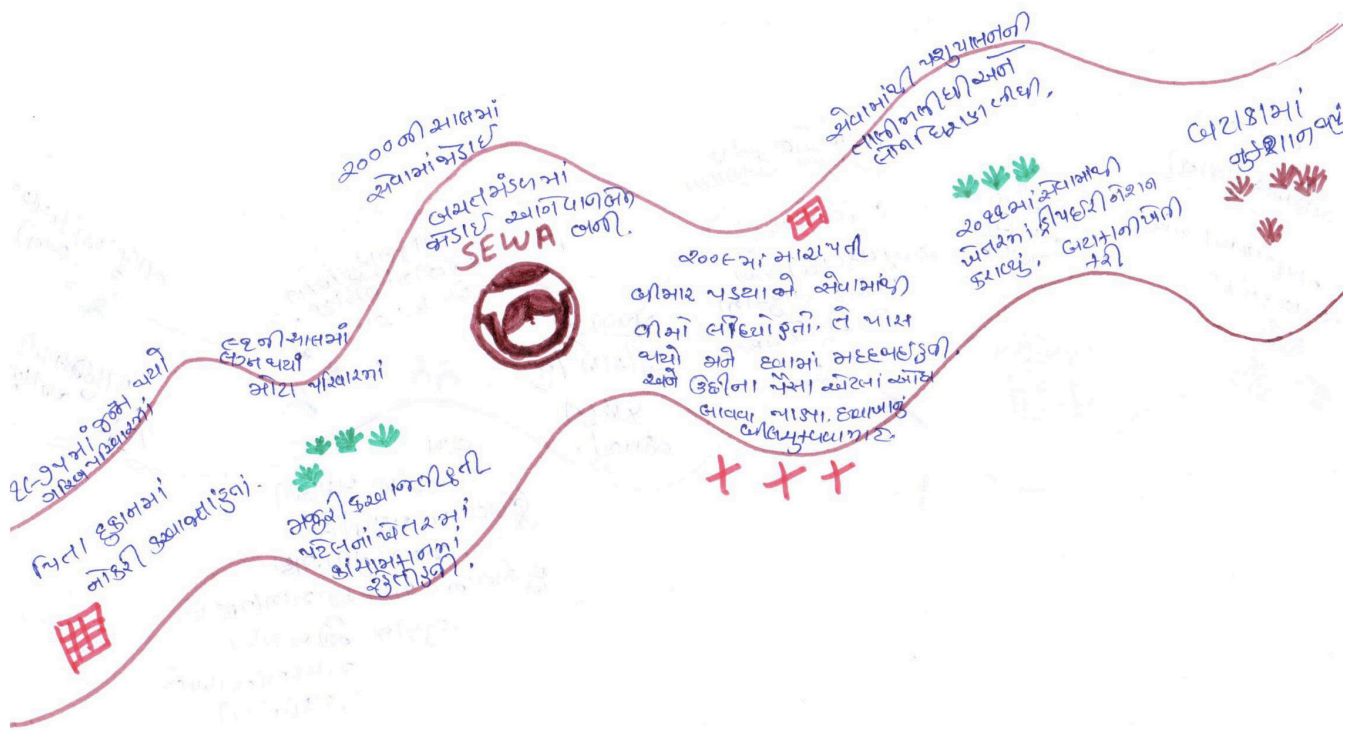


Map 1b: Example of completed map identifying GBV incidences



Map 2: Urban Map





RIVER OF LIFE

RIVER OF LIFE¹

This tool was used to collect 100 life stories from SEWA members in nine districts in Gujarat. The findings from these stories were analysed to provide a deep understanding of how women have experienced poverty throughout their lives and how they have overcome challenges to become economic producers. A central feature of their stories is how being organised has helped them to face economic, socio-cultural, legal and personal challenges. Solidarity with others has helped them build the resilience to deal with ever recurring crises and unexpected ones, including the COVID pandemic. Many of the stories were collected during this particularly stressful time.



¹ This tool has been adapted by many different users over the years. A useful reference is: Moussa, Z. (2009). Rivers of Life. *Participatory Learning and Action*, Volume 60. IIED, pp 183-187.

Purpose: To learn about

- Challenges SEWA members have faced and how they have been overcome.
- Opportunities SEWA members have been able to benefit from.

Rationale: By telling her own life story and listening to those of others, an informal worker reflects on challenges she has faced and ways she has overcome such challenges. In many cases, parts of these stories are hard to tell and hard to hear but the group provides support and recognition for all she has achieved. Common themes emerge from many stories allowing the researcher to gain a deep understanding of the experience of poverty and how women have been able to move towards a sustainable livelihood.

Materials: Chart paper and markers for each participant. A phone to record the story so you can type it up later.

Note: When selecting women to tell their stories, make sure that they understand why you are collecting stories. Only collect stories from those women who have agreed with full understanding. You will find that for many women, telling their life stories will be a very emotional experience. Be prepared to offer sympathy and support.

Who to involve:

One-on-one: This tool can be used with one woman at a time, but others can help her with her story. It is important to hear the stories from women with different trades, ages, length of membership with SEWA, etc.

Group: This tool can also be used in a group or workshop setting. Here several women can work in pairs or groups to draw their own river of life stories after an initial demonstration.

Questions for analysis:

- What are the main challenges women face and how do they overcome them?
- What can be learnt from these stories about the intersecting challenges faced by women of different trades and ages, and the intersecting strategies for overcoming them?
- In what ways has organizing, and a culture of solidarity, been a factor in helping women overcome poverty?

Note: The more stories you collect, the more confidence you can have in the analysis of these stories. For 100 stories, a qualitative data analysis package would be useful. This allows you to break down the stories into themes which you then examine carefully and infer some explanations and conclusions.

STEPS

Step 1: Ask the participants to think about their lives as a river². In that river of life, we have:

- Different stages of our lives
- Periods of satisfaction and calm. This is when the river runs smoothly.
- Turning points in our lives. This is when the river bends.
- Difficulties and challenges when there may be boulders along the way, or rapids we must navigate.
- Positive influences on our lives. We can think of these as the tributaries feeding into the river.

Step 2: Demonstrate a simplified River of Life, by illustrating each of these features on your own life journey.

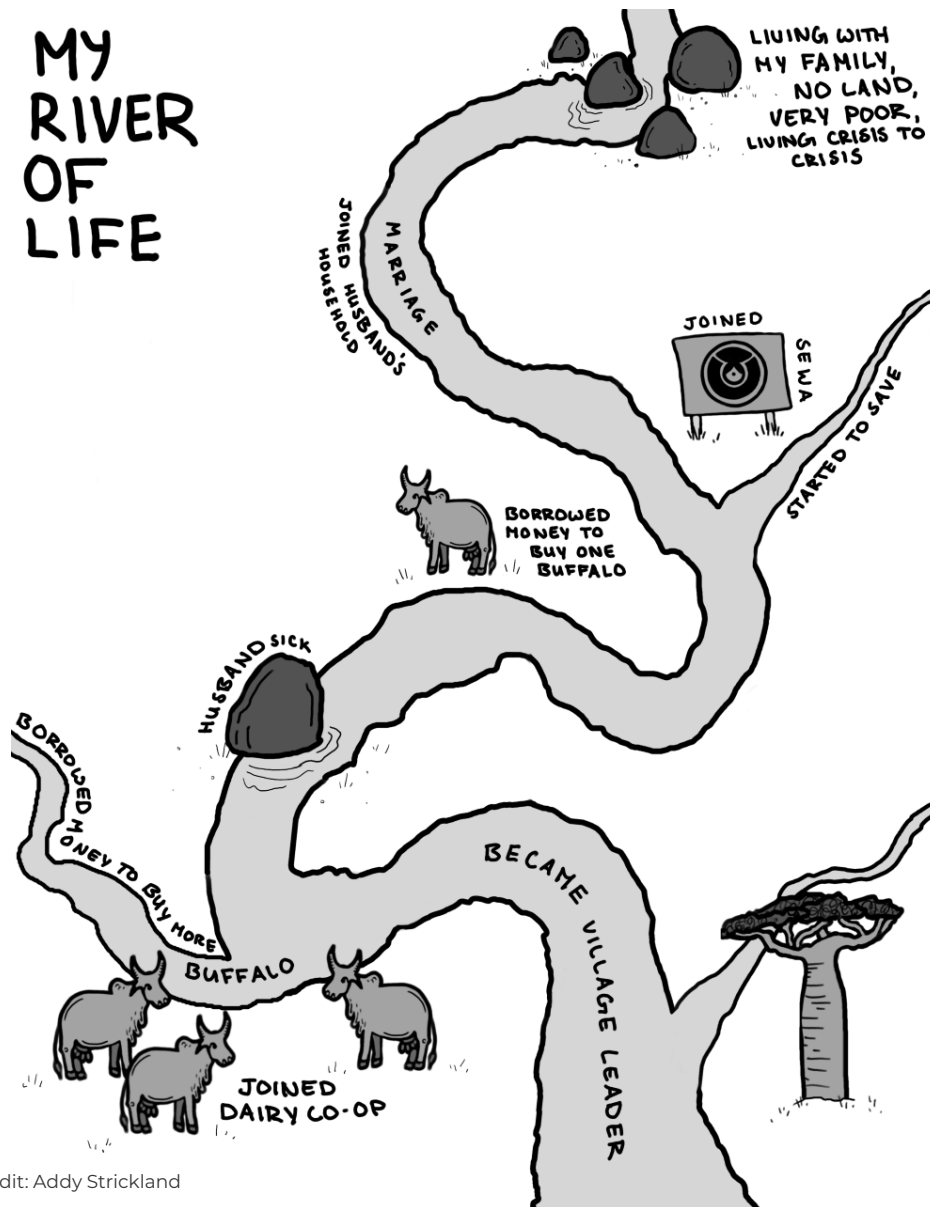


Illustration Credit: Addy Strickland

² Most people have experience of rivers. However, some people do not. Be prepared to describe this as a “pathway” or simply a “journey” instead if the river isn’t an appropriate metaphor.

Step 3: Invite an individual SEWA member to tell her story. Other friends may join her.

Step 4: Make sure she understands why you are asking for her story and that she has your permission to record her story.

Step 5: Ask her to describe what her life was like when she first joined SEWA. This is the starting point of her journey. Write the year of the starting point. Then use the drawing to illustrate what she was able to do first because of joining SEWA and what difference it made to her life.

- Why did you join SEWA? Tell us about the challenges you were facing when you joined.
- What were you able to do because of joining SEWA?

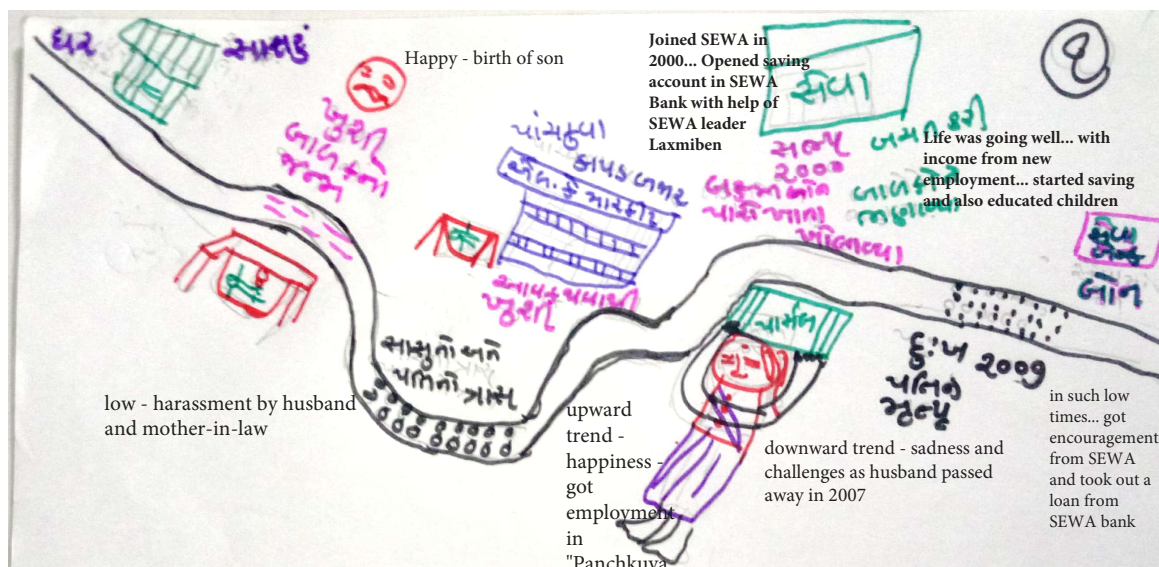
Step 6: Ask her to continue her story using the questions below. Help her illustrate her story with boulders, rapids, meanders, tributaries, bends as appropriate. Or ask others to illustrate her story as she talks.

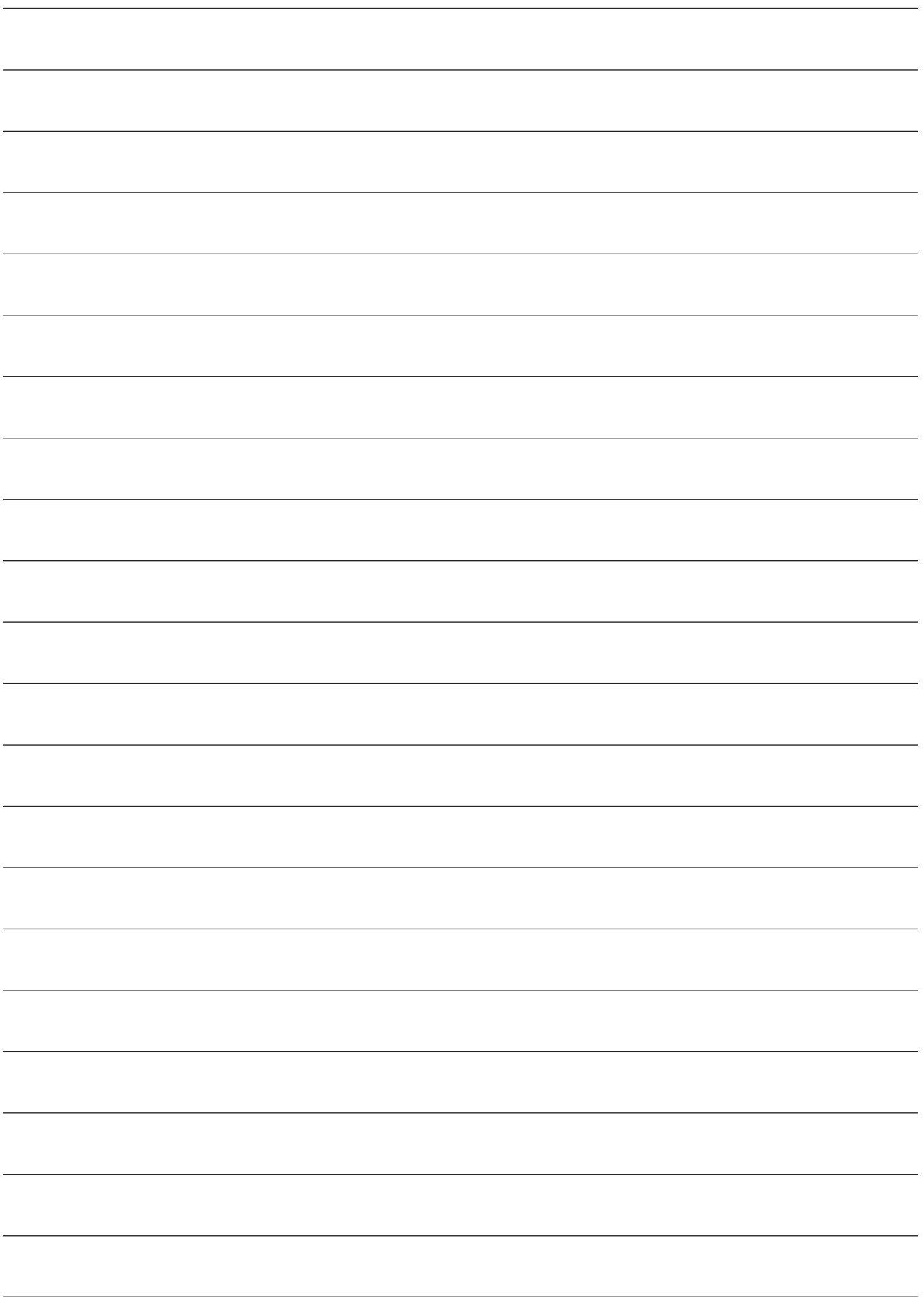
- Tell us about your progress over time: What has SEWA membership helped you to do? (Ability to save? Borrow money? Access to technology? Earn more income? Get a mobile phone? Work outside the home? Build confidence? Learn new livelihoods skills, making livelihoods economic decisions?)
- Over time, what challenges have you faced? (Poor harvest? Accessing markets? Exploitation by traders? Physical safety? Inability to pay back loan? Lack of childcare? Lack of water? High costs of inputs?)
- For each of these challenges, how have you been able to overcome them?

Step 7: At the end, ask:

- What are you most proud of in your journey?
- What challenges are you facing now? How do you think you can overcome these challenges?

Step 8: Take a photo of the river of life drawing and type up a digital version of the woman's River of Life.





Self Employed Women's Association (SEWA) is a member-based organization of over 2.5 million poor self-employed women workers from the informal economy. Over the past 5 decades, SEWA has and continues to work relentlessly to assist our members achieve full-employment while preserving our core values - integrity, communal harmony, social justice and simplicity.

Mahila SEWA Trust (MST) is a registered public charitable trust established in the year 1972. SEWA's founder, late Shri Elaben Bhatt, donated her Ramon Magsaysay Award as the founding capital for MST.

MST works on education, training, healthcare, childcare and natural disaster relief for SEWA's members. Thus, SEWA and MST work for the same members.

The main objective of MST is to undertake various trainings and capacity building activities for the development of the poor, informal women workers who are members of SEWA. All these activities in turn lead to alternative employment opportunities and provide economic security, thereby enabling and equipping poor women to fight poverty.



Established in 1959, **Coady Institute** is committed to accompanying generations of global leaders skilled in the application of citizen-led, asset-based, and community-driven leadership for economic and social change. Located in Mi'kma'ki, the ancestral and unceded territory of the Mi'kmaq People, on the campus of St. Francis Xavier University, Antigonish, Nova Scotia. Coady Institute includes a network of more than 10,000 leaders from 146 countries globally.

Coady Institute offers educational programming for emerging and established community leaders with a passion for social change. Coady's approach to adult education is practice-focused and participatory, informed by learner-centered and asset-based methods that hold the potential for both personal growth and societal transformation. Courses are hosted on-campus at StFX in Canada, off-campus in communities around the globe, and online using various communications platforms.

