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MARYADA, Membership and Minimum Wage: Collective Action and Intra-Household Relations

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Abstract

Earlier work on the transformative potential of women's groups has investigated the struggles and narratives of the group as a whole, with limited exploration of the linkages between women's participation in larger collective action and their individual experiences of intra-household gender relations. Thus, very little is known about the nature of individual agency exercised by women within their interpersonal relations with family members after entering social movements and labor unions. This paper examines such issues by describing the lived experience of collective action and analyzing SEWA's history in organizing women for minimum wages in the agarbatti (incense sticks) sector. It highlights how adherence to gendered norms also referred to as "maryada"— implying social boundaries relating to women's identities as family and community members within patriarchal institutions — influence the entry, exit and experience of union membership and collective action. Women are able to participate in collective action, once unionists acknowledge these social boundaries that poor working women deal with via gendered roles, familial expectations and social networks. My findings illustrate the importance of organizing and labor movements in providing women access to state and mar-

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ket based social security measures. Intra-household and collective security perspectives used in the paper also highlight how women exhibit agency to derive security by using union activities and services to strengthen their positions within collective familial units.

An important area that needs discussion is the interface of women's personal struggles and public ones. Women's cells in large organizations do discuss these issues, but perhaps in recognizing this as an aspect of the struggle, and in dealing with it, women in mass movements have a long way to go (Sen, 2005: 95).

Keyworlds

Social protection; collective action; agency; SEWA; intra-household relatioins; collective security

Introduction

The relationship between women's labor, collective action and social security in South Asia is riddled with immense societal and patriarchal complexities. These largely become manifest in intra-household gender relations, which not only influence the degree to which women's income and participation in collective action can provide them security against risks, but also how strategies dealing with risk and ensuring security are themselves devised and valued by female members of a family. Thus, to examine the transformative potential of collective action in generating female agency and providing women social security—economic or otherwise—requires first an understanding into what "security" entails and how risk coping and prevention strategies are gendered and practiced at the household level (Unni and Rani, 2002).

The focus of this paper is on Indian female home-based workers engaged in the production of incense sticks. It draws upon primary data collected as part of the ISST-HomeNet South Asia study,

"Home Based Workers in South Asia," conducted in September 2005 and May 2006.[1] The HomeNet study relied on a survey conducted in 59 households across Gujarat and Karnataka, engaged in incense stick rolling, along with focus group discussions. This paper traces the community mapped in Ahmedabad, Gujarat for its qualitative investigation. Findings are based on life histories provided by 30 women in Bapunagar and 3 focus group discussions with SEWA members, campaign leaders and non-members engaged in the agarbatti trade.

Often called the sector which holds "the fragrance of hope," the production of *agarbattis* is a booming national industry, which employs large numbers of informal home-based workers across rural and semi-urban households. In 1989-90 the total quantity of *agarbatti* produced was estimated at 147 billion sticks and total domestic sales were of the value of Indian Rs. 7.1 billion (approx. US $ 198 million) while exports accounted for an additional Rs. 1.5 billion (US $ 42 million). Exports have been rising sharply in recent years and in 1993-94 their value was recorded at Rs. 4 billion. In India, the industry is highly labor intensive and estimated to provide work to 500,000 women and children, most of whom are contract or sub-contract laborers for small-scale processing enterprises. These workers are hired at the minimum levels of socio-economic security (Hanumappa, 1996). The HomeNet survey estimated the average income in the peak season to be Rs. 486 per month, approximately 4 percent of the Indian per capita income. Manufacturing is done on a piece-rate basis, with individual families being contracted to assemble the sticks.

Theoretical understanding on the issue of social security has been evolving in the recent past, with the role of representative and collective security assuming greater importance due to feminist interventions. Feminist discourse has stressed the need for social protection to be more gendered through the recognition of gender intensified, gender specific and imposed gender constraints (Wheeler and Kabeer, 2003). A large share of the social protection agenda has been analyzed with a gendered lens by looking at the particular forms

of vulnerabilities and risks women face as women and as workers. This has resulted in the expansion of the concept to include health-care, childcare and shelter. Several insurance and security schemes are being piloted through formal institutional structures, including government and non-government initiatives. However, outreach has been minimal and program design tends to ignore gender based discrimination practiced within households.

Cultural and contextual differences affect the ways in which women perceive, value and use resources to derive security and well-being. Therefore, such perceptions set social boundaries and parameters which mediate women's agency and access to social security. Feminist theorists and practitioners highlight how workers' organizations and collective action can facilitate better understanding of such gendered and contextual constraints faced by women in accessing formal resource-based social security initiatives and thereby boosting the performance and outreach of social protection mechanisms.

The paper concentrates on gender and social protection literature and the emerging interest in collective action and unionization within such discourse. It also analyzes how social identities create boundaries which mediate women's participation in collective action. The findings pertain to how joining a formal collective enhances access to state and market based social security measures, thereby highlighting how intra household relations also indicate the ways in which women interact with resource based interventions offered by unions and influence the tangible outcomes of women's participation in collective action. My analysis first deals with how gendered roles and intra-household dynamics mediate female participation in SEWA, demonstrated by the case of the minimum wage struggle for *agarbatti* workers.

Life histories and experiences of members involved in the struggle for minimum wages for *agarbatti* workers in Gujarat demonstrate the respect and cognizance SEWA campaigners gave to social boundaries emanating from cultural and familial norms. The research suggests that while targeting women as beneficiaries provides scope

to reduce women's vulnerability to risks, not engaging or recognizing the familial and gendered constraints before female participation in such forums will render the programs ineffective due to poor outreach. Thus, the primary focus is first on highlighting the variables that influence women to join and access SEWA membership. After access, comes the outcome or the very notion of *security*. Risk management literature tends to equate a tangible transfer or service directed towards women as a done deal in terms of security outcomes (Luttrell and Moser, 2004; World Bank, 2000; Ezemenari et al., 2002). Feminist literature (Kabeer, 1999; Agarwal, 1997) has often contradicted such linear assumptions between female resource access and well-being or empowerment, due to the greater influence male members have on decision making for the household. This critique needs to be extended to the study of the risk and security discourse through intra-household investigation of what happens once women have access to social security benefits.

I also attempt to trace how women interact with social security schemes made available to them after membership. The study investigated this issue by analyzing the intra-household impact of membership experienced by members in lieu of the recent minimum wage legislation brought forth by SEWA for *agarbatti* workers.[2] These thoughts were juxtaposed with those offered by non-members who had seen a wage increase too, but were not equally proximate to SEWA's services or activities. The findings suggest that the relationship between collective action and resultant social security is mediated by institutions such as family and community.

Gendering Social Protection through Collective Action

Social protection is a relatively nascent concept. It was initially seen as an umbrella term to connote social security, which encompassed several mechanisms such as social insurance, social funds, social assistance, safety nets and so on (Lund and Srinivas, 2000). Conceptual-

ly, as per the social risk management framework, social protection initiatives should strengthen risk management arrangements provided by the market, communities and households, to identify the most appropriate mix of institutions and instruments for reducing insecurities. This approach has received a fair share of criticism from activists and academics working on the informal sector, who view the framework as a justification for the privatization of all risk insurance mechanisms and withdrawal of the state from the issue of protection (Unni and Rani, 2002). Critics suggest the need to broaden the scope of social protection by focussing on the myriad social and structural insecurities workers face in the informal sector. They distinguish between basic and economic securities as a framework for social protection. While basic securities include access to elementary goods and services such as education, food, shelter and health, economic security deals with work and income based needs and fluctuations.

There has been great interest in gendering social protection discourse. Feminists suggest three broad categories of constraints that women face in accessing social protection measures. These are gender-specific, gender-intensified, and gender constraints that are imposed. The first relate to women as women and can be summarized within a life-cycle framework. They reflect certain biological factors (such as pregnancy, childbirth, breastfeeding and sexuality) socially-ascribed roles and responsibilities (care of children and family and "secondary earner" status) and marital status. The second and third sets of constraints are likely to be experienced by both women and men as workers but may be exacerbated for women by various forms of inequality due to imposed gender constraints. Thus the broadening of the notion of social protection to include shelter, food and child care concerns is seen to be a progressive step in gendering the social protection agenda (Wheeler and Kabeer, 2003).

Following the need to include a contextual understanding of risk coping strategies employed by women, the notion of collective security becomes significant. Fundamental to this concept is the idea

of inter-dependence and group identity (Sudarshan, 2003). Women in many cases derive their sense of well-being from the collectives they are part of. The choices and inherent agency exercised by women through access to resources, made available by social security measures or collective action, is influenced by two factors. First, women workers derive identity and security by being a part of their familial community as a primary collective unit. Second, a new sense of identity and collectivity is being created through participation in collective action. While the previous literature reviewed suggests the overt dependence women demonstrate on the sense of security provided by their familial sphere, the latter phenomenon is also taking shape through varied forms of collective action in social groups and labor organizations. The following findings present women's experience of unionization, paying close attention to how their agency vis-a-vis family and community members is strengthened and exercised.

The *agarbatti* trade in Gujarat has recently been the arena of major agitation by SEWA, which resulted in minimum wage legislation for *agarbatti* rollers on a piece rate basis. SEWA was able to organize 7920 *agarbatti* workers in Ahmedabad city and struggled to enact and enforce minimum wage legislation for workers in Gujarat. In 2006, following negotiations through a tripartite board consisting of workers, labor department officials and contractors, piece rates increased by Rs.1.50 for each bundle of 1000 sticks and would be subject to revision every 2 years. For the first time, *agarbatti* rollers were included in the official Schedule of Minimum wages. These rates were also notified in the official gazette of the Government of Gujarat.[3] Further, the struggle aims to set up a welfare board for *agarbatti* workers which can provide social security through various services pertaining to maternity benefits, children's education, healthcare and housing. Despite the existence of such a member-based organization, findings from the HomeNet study (HNSA-ISST, 2006) conducted on *agarbatti* workers, found weak female participation in labor organizations and social security schemes. Workers surveyed were hesitant to participate and non-members of SEWA often had no knowledge of

any schemes or initiatives. The survey reveals that 54 percent of the women in the sample were aware of organizations working for the welfare of workers. However, only 27 percent of these "aware" women had sought membership or participation. Given the dire socio-economic circumstances of these women, it became imperative to investigate the causes of such weak engagement with organizing bodies, so as to enhance social security directly or indirectly.

This resulted in a second round of research in May 2006, which focused on a smaller group of 30 women *agarbatti* rollers in Bapunagar, Ahmedabad. Alongside semi-structured interviews conducted with these women, 3 FGDs (focus group discussions) were held. The first FGD was conducted with the entire campaign team of SEWA, another with a group of *agarbatti* rollers who were SEWA members in the locality and the third with the campaign team leaders involved in the minimum wage agitation for the *agarbatti* trade. The idea was to understand women's lived experiences of SEWA and the minimum wage campaign, with a focus on their personal household and community relations.

Maryada, membership and minimum wage

Research findings illustrate the role familial and community norms play in allowing women to join SEWA as members. Not only do such social boundaries bar women from accessing the benefits that accrue through participation in collective action, they even mediate the flow of information about such activities. Significantly, none of the 20 SEWA members interviewed said that they would partake in union activity if their families had not permitted them to do so. Thus, women's decisions to join the union and avail of its services had much to do with their male family members' wishes and acceptance. Women were also keen to take up membership, when security provided by marital and familial units ceased. The following cases illustrate these aspects: Shilpa was 22 at the time of the interview and had recently joined SEWA after she lost her husband. He had poisoned himself due to heavy debts and harsh circumstances. She

stressed the significance a marital partner plays in the decision to join the union: "If he were alive, I would not be here talking to you. I would never have joined SEWA or even dreamed of it. It is only his death and my load and children that brought me here." Nafisa was a widow too. Her husband had died 5 years ago. She said she was helpless initially and had no one to turn to. Her parents would not take her back and her brother refused to help. Her tale suggested that women in many cases would turn to an official organization only after all known social ties proved to be of no assistance:

> Initially I thought, what help could these women give me? They don't understand my problems and cannot feed me or my daughter. They were strangers to me. Only after I knocked on so many doors did I find they were the only ones who kept their door open. Now I have a shed and machine thanks to a loan they gave me. My daughter just came 1st in her class. These girls who work with me and the women I know from SEWA are my only family.

Responding to Nafisa's tale, Vani, 33 years old and mother of two sons, highlighted the importance of familial ties: "I feel bad when I see such unhappiness. It is difficult nowadays for single women without a man. People talk about where she goes, who she talks to and everything she does. They give her nothing but grief."

SEWA members recounted long and harrowing stories about their battle with family members in getting women to join the union. Rupa commented on her husband's attitude towards SEWA. It took her a year to convince him that joining the union was a respectable and decent proposition for women of their household:

> He would never allow me to join, nor my sister in-law. I would tell him that we need to learn these things so that our children will lead better lives, but he thought the union was full of characterless women. Slowly when he saw Keoli Ben kept coming to our house to ask us how we were all doing, he realized she cared for us as a family and did not want to create trouble.

Dimple, a non-member of SEWA suggested how people perceived the organization as a threat to women's families in the locality: "Most of our husbands (*gharwalas*) who object think that these women are flouting tradition (*maryada*) openly. They think that these campaign members shall brainwash us against our families. Many recognize that they are doing good work but at what cost?" Sheila, a member with SEWA for the last 6 years, highlighted how men asserted control over women in myriad ways to ensure that they did not join the union: "I have heard the things these men say about SEWA. They tell their wives and other sisters that we are evil and shall kidnap them and their daughters and sell them into bondage. They start rumors that we shall cause them to lose their work and money. They tell lies or are ignorant." In response to such perceptions, several strategies were adopted to organize women by SEWA, but none radically or directly challenged the power relations between genders explicitly. In its literal meaning the term *maryada* connotes social traditions and boundaries which must be adhered to. This entails roles, duties and behavioral norms women must abide by to earn love and respect in their immediate community and family. In the context of Gujarat this includes customs such as *ghunghat,* which is the practice of covering one's head when in the presence of senior men from the household or community, especially when outside the home. Several instances highlighted how union members had to negotiate with social traditions and the resulting boundaries in encouraging women to participate in SEWA. In what would sound like a manual for organizing, Sharda Ben, who had been part of the organizing team for SEWA for 8 years, listed out a few guidelines each campaign member would follow:

> We always walk around the area with *ghunghat*. We would never talk about the union and its activities and women's troubles in front of elders of the community unless absolutely necessary. We would always try and make men in the family understand what we are trying to do so that women can join. We would

never create fights at home. Instead we would try to solve them.

Adherence to *maryada* was proclaimed as a must for successful organizing by the campaign organizers. Such notions, which viewed female interaction with the outside world as a source of ill repute for the family, made dissemination of information about the schemes and the minimum wage agitation taken up by SEWA an immensely challenging proposition, apart from encouraging women to join the movement and access its benefits. In many instances, SEWA campaigners learnt the need to work within these boundaries in a harsh way. Women in the *agarbatti* campaign team revealed stories of how they were initially shunned by family members and women themselves. Keoli Ben said: "In earlier days no one would want to listen to us. Women would scream and ask us to leave their homes. The men in the house would insult us. I have been pushed out of people's homes . . . people I knew very well."

Leaders said much of their time had been spent coaxing and cajoling family members to let women participate in SEWA's schemes and become members. Campaign leaders from across the trades[4] said that dealing with families and local community obstacles to women's participation was the biggest problem they faced in their organizing careers. Amongst the 10 non-member women interviewed who, 6 said that their not joining the union was directly because the male heads of their households viewed it to be improper and impermissible. For others it was simply not a plausible option in the face of the tensions it would create within their households, giving them and their male family members a bad reputation. Women in this community felt that they were walking a fine line between working and maintaining their family pride. Joining the union was viewed as an action which would exacerbate the situation. Deepali a non-member of SEWA offered such an explanation: "Going to the shed and working is bad enough. Now you think I can go join a union. That is too much. What will people think of my husband and father?" Similarly, Naser's wife was an *agarbatti* roller and he offered a similar explanation regarding

acceptability when asked why his wife was not participating in any of SEWA's schemes. His thoughts also illustrated the work burden women carry: "How much shall she do? She works, cooks and takes care our son. This protesting (*narebaazi*) is not for her. We are poor and must live within our means."

In response to the recognition of women's need to stay at home, which is why they chose home-based work to begin with, SEWA campaigners said their strategy was localized and the reason for its success. Geeta Ben said: "We go to each doorstep and ask members to give us savings or tell us their problems .... We all know how difficult leaving the household is for our sisters. If they are away all the time for union work and scheme registration and paperwork, who will run their household?" In some cases, it was not family members who created difficulties in eliciting female participation, but the neighbors in their community. A few narratives highlighted how local community members would ridicule the husbands and fathers of women who were working and engaged in negotiations with contractors for increasing wages. Their accounts stressed how women's public engagement with market actors was deemed by local community members to signal the poor earning and provisioning capacity of their male family members. Neelam, a SEWA member of 4 years noted: "All my neighbors talk. They tell my husband that he is not man enough as he is not taking care of us. He feels bad and so do I, but what else can we do?"

Even in cases where family members did not mind women joining the union and going for meetings and registration to Lal Darwaza,[5] their neighbors and other relatives would complain and harass them and their husbands. Thus family and community were not complicit collectives. There was an increasing emphasis on the tension between the two in certain women's narratives. Rahi explained in an agitated manner:

> I have to go out of the house on occasion for work to Lal Darwaza and I do. My family does not mind. My husband, mother-

> in-law and children know that I must go in some situations and it is for our good. As for talking to women from SEWA about other sisters with similar problems, for too long we have been hassled by local hooligans. They will not feed me, my sisters or our families. To hell with what they say and think!!

Campaign leaders from across the trades said that fears about neighbors and relatives talking about them in a negative fashion and hurting their personal respectability was the chief reason that prevented many women from understanding the significance of joining SEWA and availing of the associated benefits. Zaitun Ben, who had been part of the minimum wage campaign for *agarbatti* workers said: "They are worried. Women stepping out of the house are not acceptable, especially amongst the Muslim families. Even our Hindu sisters are not spared rebuke from the locality."

Contractors also attempted to ensure the women did not join the union. Keoli Ben narrated instances of how women *agarbatti* rollers were specifically told not to join SEWA. Further, they were offered incentives such as bonus payments for ensuring that other women didn't become members. Of the 20 SEWA members interviewed, 18 were married and 15 of them said the minimum wage and the promise of a fund like the one for *bidi* workers was the main reason why they had joined SEWA. When asked what convinced their families to let them join, the reasons were to do with economic and livelihood security.

With changing production structures and weakened socio-economic positions, women's adherence to *maryada* was proving to be a costly proposition. Thus, in an increasingly monetized urban context, the prospect of improved economic status and greater availability of cash through improved wage rates has led to the dilution of such boundaries and women are entering the organization like never before. Much like the women in the HomeNet survey, *agarbatti* rollers interviewed in the latter stages of the research had been working in the same profession since childhood. Thus, while the field of

work was not new, engaging with such social protection schemes and organizations was unheard of. Vani recounted: "I would never have thought some years ago that I would be here talking to you about our struggle alongside so many other women like me. I never thought I would be part of some change for women like me."

Shobha had been a member of SEWA for the past 8 years and had two sons to take care of, along with an aging mother-in-law. Her husband earlier used to work in a textile mill which closed down and now was engaged in petty trade and activities that were financially unstable. Her comments illustrate the economic variables which drew women into membership: "When someone comes to your house for a year to offer help and you see other people joining and those persons are better off than they were, you cannot turn your back away for the sake of your children." This comment also shows that women join such schemes not for exclusive personal gain and security and that the language of membership is familial and based on notions of altruism.

The promise of economic security served as a vantage point for women to join SEWA and avail of the benefits, once their husbands realized the significance of such assistance and improved means of livelihood. SEWA's campaign for *bidi* workers, which resulted in minimum wages and the operationalization of a welfare fund for them, had involved women in Bapunagar. Thus, many men in the neighborhood knew about the organization and the material security and benefit it could potentially provide. For example, Kali and Shambhu had been married for seven years when Shambhu heard about the organization and suggested that his wife join and so she had been a member ever since. Her comments suggested the altruistic rationale women attach with such membership: "It is good he told me about it. He knew that it would help our daily lives. It made him happy and me, happy knowing that I could help the household more."

For non-members, however, such economic security was the bitter pill that they felt their household members could not swallow.

Many said that they would not risk their marriages and families to earn more. Salma was extremely worried about being interviewed in the first place. She initially thought the research was a bid to make her a member. She highlighted the harsh costs imposed on women who attempted to access formal security in a public domain, behavior that was considered especially unacceptable for Muslim women: "What can I do with all this money and more work if my family disowns me. I will be on the streets."

What is imperative to note in these interactions is that for women to be participants in workers' organizations in the Indian context, their familial obligations and roles cannot be ignored. Furthermore, such local bodies can improve outreach of resource based social security interventions by reaching women and their families to tackle social boundaries. As per survey data, women relied heavily on collective and informal ties for security, not only in the *agarbatti* trade, but across South Asia in several home-based activities. Thus, they could not afford to cross boundaries and expectations of family and community. Hence, women themselves tended to avoid participation as an investment in familial and collective security so that they do not get estranged from their families, the group they have been traditionally associated with.

In so far as pushing boundaries is concerned, the minimum wage struggle went far in placing women in the centre of economic power at the household level. The ideological ramifications of participating in SEWA shall be described in the final section of our findings. What follows is how *maryada* mingled with union membership and affiliated socio-economic resources to promote women's agency to derive improved collective security from their personal households.

Women's agency is influenced by the society they live in and thus any analysis of their well being and security must be culturally informed. Recent literature suggests that women identify their goals of personal well-being and exercise agency within their patriarchal contexts (Kabeer, 1999). The analysis of women's lived experiences

as SEWA members and their interaction with social security measures made available to them follows subsequently. This highlights the tangible benefits emerging from the minimum wage struggle. Members reported marginal increase in income and significant strengthening of work security outcomes. Members' narratives elaborated the symbolic value of such collective action related to livelihoods within their personal households. Beyond the effect of improved work security, this shows how women deployed covert strategies by maintaining the nature of domestic budgeting and use of SEWA based services to earn greater love, respect and recognition within their personal households — articulated by most members as a key source of security. Then, follows the ideological and transformational potential of unionization and membership.

Income and Work Security: Investing in Familial Ties

Membership was justified as a means to improve the economic standing of the household for the entire sample of members interviewed. Income and employment related needs topped the list of needs identified by women working in the *agarbatti* trade as per the HomeNet survey (HNSA-ISST, 2006). Thus the income and resource aspects of unionization are significant to explore. There was an overwhelming response when it came to questioning the perceived role of the union in ensuring that women received higher wages and employment security from contractors and government, following the recent agitation. SEWA was seen by members and non-members alike as an organization that could bring greater relief to their state of penury. Jashoda was neither a member of SEWA nor a beneficiary of any of its services. She, however, noted the role SEWA played in boosting the economic security of those associated: "They help get sisters better jobs and with proper contractors. They keep check of what payments they are getting." The women who were members said they had a definite improvement in their earnings, thanks to union serv-

ices and membership. But it took time for these changes to occur, and during this period, intra-household dynamics were tough and tense, which was not a positive development. Campaign members felt that at such stages women's confidence in the struggle for increased wages dampened as they expected rapid results post membership. Keoli Ben explained further: "I tell women that the sweet from SEWA shall take time. They need to be patient and persevere. But I know in our circumstances it is difficult with people at home also expecting immediate results."

In terms of tangible income and expenditure, there were no dramatic differences reported between the two cohorts, members and non-members. However, the piece rate impact was felt more sharply amongst the member group due to their proximity to SEWA, which ensured implementation through oral negotiations with specific contractors. The women who were members had gained work in sheds with contractors who were known to SEWA campaigners as implementing the increased wage rate. Five non-members said that they did not receive an increase in wages and thought SEWA membership could have helped them in the process. But they were helpless and could not join the organization. The membership fee was cited by 3 women as a key problem apart from their husbands. As they put it: "Try explaining to him to give 5 rupees elsewhere. It is impossible. I have tried so many times. He won't listen." "If he finds out that I take 5 rupees for this, that will be the death of me."

While piece rates had theoretically increased for all *agarbatti* rollers, there were various implementation problems, which SEWA attempted to tackle by reviewing contractors and their payments, as reported by members. This review had made the union's activities and ability to make a direct economic impact more visible. The case of Rupa illustrates how such visibility augmented further membership and awareness: There was a large section of *agarbatti* contractors who were working for a local temple and its priest and procured *agarbattis* from Bapunagar. Rupa rolled these for them and saw how the SEWA agitation ensured that the workers received their correct

pay as per revised wages. Seeing this, her mother-in-law, who also rolled *agarbattis*, suggested to her son that he let Rupa join the union and she has been a member for the last 7 months. However, the overall enforcement and impact of the piece rate wage agitation has been limited. Contractors said that thanks to the value added tax, the costs of making *agarbattis* had increased and thus what they offered to workers would not improve. Campaign leaders said that despite the increase in piece rates, the demand had decreased in certain localities and thus the income levels of women remained more or less the same.

During the FGDs conducted with members in Bapunagar, I learnt that there were marginal increases in incomes in the past two years since the piece rates had increased and were yet not translated into any major improvements in household living standards. The increase was described as a welcome change by these women but far too late and too little considering the increasing burden of household expenditure. Many women commented that the inflation and reduction in the demand for incense sticks had meant the overall impact was negligible. Vidya noted: "Even if the wage increases, it doesn't pay my bills with ease. I still have tensions, no struggle is changing that." Other women talked emotionally about the destitution and darkness they had faced prior to becoming members and how the campaigners had pulled them out from such an abject state.

Despite the lack of unanimity amongst members regarding the impact of increased piece rates, specifically, when asked about the overall impact of SEWA on their work and income security, there was absolute agreement amongst members about the union and its positive impact. It is interesting to note that their comments made a direct distinction between increased income and more security. In fact, for many women in the sample there was no correlation between the hike in piece rates and their future well being and protection, as other familial issues were predominant. For instance, Ranjana was in an extremely difficult marriage and her husband would not assist in any expenditure. Her comments hinted at the socio-eco-

nomic manifestations and root of insecurity: "My family is poor. I know no other work and have three children to feed. I have no choice but to keep working here. The piece rate may increase, but it can never cover our expenses and remove my worries for the future." Debi, too, was a SEWA member and was equally uncertain about what the increased piece rate meant for her security. She highlighted other issues of shelter, communal riots and disasters, which increased income would not cover adequately: "Our houses are falling apart and our brothers being killed. What difference shall a rupee make?"

Beyond the realm of rhetoric, the HomeNet survey showed that women's insecurities had socio-economic and habitat related ramifications, beyond income and employment alone. However, the economic rationale for unionization appeared to have elicited initial participation in collective action. Kandiyotti's (1988) work also portrays women's altruism as a strategic move within a set of constraints that define the outline of what she calls a "patriarchal bargain." Different forms of patriarchy offer distinct "rules of the game" and result in women having to employ different strategies to maximize security and life options. She cites South Asia as part of the classical patriarchy belt where women pursue their personal goals or survival outcomes amidst forces such as segmented and discriminatory labor markets, powerful patrilineal family systems, violence and discriminatory customs and laws surrounding divorce, child custody, widowhood and inheritance systems that deprive them of assets. Hence women are rendered extremely dependent on male protection and provision in South Asian cultures and must act to ensure that their husbands fulfil this role. In cases where women cannot depend on their husbands, they resort to reproduction for survival and security. For example, raising a son is a means of ensuring long term insurance and survival (Cain, 1988).

As non-familial support is minimal, women must rely upon a sense of security derived from male provisioning. Personal histories also reflect how individuals define their well-being and agency. In

Kabeer's research (1998) we find cases of women surrendering control on income to earn respect, loyalty and love within the family. Hence, women exercise agency which is cognisant of their social boundaries and operationalize their well-being and security outcomes and goals in lieu of what is possible for them to be and do. Thus, in a context, where women value security derived from male members and familial ties, it is not surprising to note how covert strategies were being used by women to invest in their position within their personal households and communities, by accessing improved work and income security through union membership. An interesting finding from the study is the need women expressed for more work. Despite back–breaking and long hours spent on household tasks and home-based occupations, women felt the need to work more. This desire can be viewed as a means to ensure improved living standards and household income. Another key lens through which such behavior can be understood is one of collective security. Women's contribution to the survival and sustenance of the household can be seen as a strategy whereby they hoped to extract future gains. In South Asian families, women are often identified as heads of the reproductive sphere of the household and men of the productive arena, i.e., women are housewives and men are breadwinners (Bose, 1997; Batliwala, 1994). Such ideology renders access to public space, market activity and productive assets to a male arena and domestic activity and reproductive roles to a female space. The latter ensure the sustenance and survival for the former, but are undervalued (Jain and Banerjee, 1985).[6] Women's incomes are also considered supplementary. However, by participating in the minimum wage struggle and SEWA's interaction with contractors, women's work and earnings became extremely visible to the male members of the community and family. In most FGDs and survey data, the importance of women's earnings in the household was unquestionable and was received in cash. The number of hours spent at work and income earned could be seen as an investment women made to derive and strengthen their security within their first collective units—their own families

(Kabeer, 1998). As Deepa and Sheetal explained: "My children watch me work each day and save for them. I am happy as I know all this is for a reason. My family will take care of me after all I have done. I know that now." "Earlier my work was seen as rather useless and superfluous (*phalthu*) by my husband. But when I joined SEWA they realized the large amount I earned and saved; now my earnings are more important."

While intra-household relationships are characterized by inter-dependency between its members and a logic of co-operation, gender inequalities in the division of resources, responsibilities, opportunities and constraints imply that the terms on which cooperation takes place are loaded in men's favor (Sen, 1990). Understanding of resource use, interests, well-being, obligations, objectives and socially legitimate behavior is influenced by the different identities of men or women. Perceptions of members' household contributions are based on the orientation, location and form of the contribution itself and these assume importance in determining bargaining outcomes. Sen refers to this as the "perceived contribution" response. Cash income from work outside the home is perceived to be a more significant contribution than one made in kind. The nature of the labor process (Whitehead, 1981; Beneria and Roldan, 1987) also determined control and bargaining position. Thus, the women workers' views demonstrated how by providing women greater access to improved labor contracts and visibility as workers and earners, the union allowed members to deploy strategies to achieve such future gains.

Agency, Resources and Union Membership

A large section of the narratives emphasized that female *agarbatti* workers could not achieve their valued form of security through explicit control over income. In most cases, pooling of income and exclusive management of flows was not associated with their preferences, but seen as a strategy to ensure the smooth functioning of the

household under harsh circumstances. Thus, Laxmi illustrated that women's perceived interests were based in relational and familial well being rather than being purely individualistic: "It is a lot of work for me, but he has enough frustrations. Now, I not only manage money but make money. So there is some more money to deal with and it is a massive help."

Gender ideologies and family identities also shaped views of their own and others' security and welfare. This is a relevant argument to explore in the South Asian case, as women express desires and choices corresponding with the male members of the family, to their own and other female members' detriment. Sen (1990) noted that certain household members subordinated their personal well-being for the sake of their "perceived interests." This refers to when a person attaches less value to their own well being and thus allows for the collusive solution to be less favorable for them. Authors (Das and Nicholas, 1981; England and Kilbourne, 1988; and Sen, 1985) argue against the viability of notions such as personal welfare in traditional societies due to family centric perceptions.

Both groups, SEWA members and non-members, reported similar consumption expenditures with heavy biases against women themselves. An instance where such consumption bias was reported was in the realm of health and educational expenditures on female members of the family. Women's attitude towards personal expenditure and the bias against this in household budgeting was similar amongst members and non-members of the sample. Many of the members' comments reflect the "patriarchal bargain," as Kandiyotti (1988) puts it, involved in membership and forsaking exclusive personal expenditure to avoid angering their families, as a common practice. For instance, Sahira had been married for the past 12 years and said that thanks to SEWA, her household was much stronger. Her comments also suggested the existence of the "patriarchal bargain," wherein women, being cognizant of the patriarchal constraints they face, hoped to extract their future security by denying themselves current consumption: "There are many things I cannot afford right

now. Buying myself such things shall not help my family or me in the future."

Each of the women interviewed said they were averse to exclusive personal consumption for themselves as they needed to save for their future. These comments suggested a trend of income allocations based on permissible gender ideologies within the household. Female income and earnings appeared to be the most significant across the sample for household expenditures. This is again not only true of the *agarbatti* workers but for all home based workers surveyed in South Asia by the HomeNet study. Power and thus security in the household is also routed via access to positions of decision making authority in the household. This follows from Gidden's work (1984) which notes that authoritative resources, which imply positions of power, determine the flow of allocative resources such as household goods and wealth. This holds true in the South Asian context wherein patriarchal systems ensure that the male heads of households decide and claim the flows of household resources (Aggarwal, 1997). In the case of Gujarat, and specifically in Bapunagar, women are decreed to be the ones to manage household expenditure, but the decisions regarding how the income is allocated is done on the basis of familial consensus. Most women seemed to be managing their own incomes, yet they were not happy about this as they had too heavy a work load. For instance, Reshma complained: "I Shop, earn, pay bills, clean, cook and not eat . . . that is my life."

Complete income pooling occurred in 17 cases of the 20 SEWA members. Of the remaining, two women were widows who maintained a separate sphere in the extended household units they were part of and one was that of Ranjana, whose income was pooled and managed by her husband. Comments on the degree and nature of participation in household budgeting and economic decision making were marked by the mention of "jointness." Across the spectrum of income management — pooling or non-pooling — 18 of the 20 in the sample said that household decisions regarding allocating of income streams were made through mutual consensus. Sixty percent of the

sample claimed that their decision making capacity had improved after becoming earning members of their households. While most women in the sample, irrespective of membership, had previous know-how of expenditure flows in their households, members said they felt much more in control about the economic decisions of their households after joining SEWA. Sheila, for instance, said: "Earlier, I would earn and he would and all I could do was watch and wait for our fate to improve. Now I have the power and strength to do something for our future."

Ninety percent of the sample stated that post-membership their know-how about household economics had improved and had rendered them more valuable and respectable at home, to their husbands, which reduced tensions in their marital relations. For these women this was the key positive change which resulted out of their improved work and earning security, thanks to attaining membership. Knowledge provided by SEWA gave members greater space to exercise agency and achieve their future security goals through strengthened family ties. Access to the pool of information regarding plausible social security schemes and services such as micro-credit, healthcare and micro-insurance through SEWA, allowed members to exhibit visible and hidden agency to invest in their future security. Eighty percent of the sample of members felt that the amount the household spent on its future security had increased after they had joined SEWA. Many had done so after arguments with their husbands, while others did so secretly. Two women had opened bank accounts in their own names secretly; three had misreported incomes to create savings or to maintain some disposable income for themselves, their children or their homes; and another two said they saved money to transfer to relatives. Women used SEWA's services of banking and insurance to invest in frequently cited avenues of economic and social security, such as shelter and enterprise development. Amongst the 20 women interviewed, 14 (70 percent) had availed of savings schemes and had opened bank accounts in their own names and three (15 percent) had procured family insurance policies. Hous-

ing was the most prominent investment alongside education for children. An interesting phenomenon was noticed in the case of housing investments and the means whereby women were trying to balance a trade off between garnering shelter security and familial and community acceptance.

With the onslaught of urban demolitions, following the Gujarat government's mega city plans, most of the women's houses were under threat. Since, *agarbatti* rolling is a home based trade; the prospect of unknown housing status would relegate them to a very precarious position. This was a fear perennially expressed by women interviewed across Bapunagar. While SEWA did provide exclusive housing loans, only two (10 percent) of the member women interviewed considered this an option and one had actually procured the loan. Ten women had started a savings deposit which they hoped to buy property with someday. Most women stated high interest rates as the main reason for not taking a housing loan. However, of the women who had not taken housing loans, four had procured loans previously for income generation, which were used for their family businesses at similar rates of interest. One woman had used the loan for her husband's sweets business and another one, Ranjana, passed on a loan amount to her husband for his trolley. The latter's comments highlight the trade-off involved: "I want my own home. But, it will never be if he is not with me. So I must help him and deal with all our difficulties."

When asked why housing loans were off the table for women, campaign leaders highlighted the role of family and community permissibility. Leaders commented on how family members often resented the idea of women having sole proprietorship of a house as that may lead to the family breaking away from its traditional form. Nandini clarified as follows: "My husband fears that the house made from a loan shall be only in my name and my house and I shall not allow his mother and brother to enter." A section of non-beneficiaries of housing loans hinted that family outrage at the prospect of women dealing with assets such as property on their own was the key varia-

ble which influenced their non-involvement. While a woman dealing with daily expenditure was acceptable in this context, loans for housing in women's names were seen as too cumbersome and threatening to household relations. Thus, Rati a non-member of SEWA commented on the problem before the women who procured personal housing loans: "She will have a house, but not a home."

Rita, a SEWA member, commented and highlighted the significance of informal ties which a community provides in cases where there are no reliable institutions: "Our house may be demolished any day. Then, only we will have to help each other. A loan may get us a house somewhere, but it is pointless if there is no sense of belonging. When neighbors trouble us and there is no water or electricity, who will we turn to?" This distinction of the physical "house," the tangible security it provides and the "home" with its connotation of intangible emotional security is moot in understanding how patriarchal norms influence women's understanding of security and utilization of union services. Several issues within the household and community are beyond the scope of bargaining as they are unquestionable and self-evident aspects of the social structure (Bourdieu, 1977). In South Asia, patriarchal norms restrict what are materially and ideologically possible ways of being and doing for women. Within these rigid structures, the costs women pay for challenging patriarchal practices explicitly are too high. Their ability to independently own economic resources such as property or land is limited. Hence, social institutions such as the market, household, state and community impose different parameters within which different categories of actors are able to pursue their interests (Aggarwal, 1997; Kabeer, 1999). Women must bargain within this institutional context to attain their valued goals (Sen, 1990; Aggarwal, 1997). This elaborates how most women interviewed, unless they were in extremely difficult marriages, were committed to amicable relations at home with family and community members. Thus, those SEWA members who did not consider taking up housing loans independently said they would prefer not to do so in the future as well, without the con-

sent and cooperation of family members.

Union services and benefits are employed by female members to materially invest in consolidating familial and community relations in order to garner greater emotional security from these institutions. Thus, the notion of security is not merely linked to material outcomes, but also how activities are perceived within the home. Rubina, a 32 year old member of SEWA further reflected during a focus group discussion on types of loans used by SEWA members:

> Men think it is their job to build the home. Nowadays with the help of our sisters from SEWA and our hard work women can help too. But if we were to do this all by ourselves, our husbands would not like it. Outsiders would laugh at them. There would be a lot more fighting at home. So we must help them save money for our house and future. We need to do this together. I see my sisters — they work the whole day, some have taken loans for their husband's shops or vending; others have started bank deposits. All these things help.

Such an understanding of actions, which are deemed permissible by institutions such as the family and community, shaped SEWA members' interaction in the union and the agency exercised influence on intra-household contexts, whereby they felt more comfortable and secure in getting loans for their husbands' enterprises rather than housing loans exclusively in their own names.

Transformations and New Collectives

Literature on working women in the informal economy has stressed the potential of organizing bodies such as SEWA in assisting them to access social security (Unni et al., 2006; Chen, 2006). SEWA provides women several services such as healthcare, micro-credit and micro-insurance. Alternatively, members can obtain information and assistance for procuring benefits from various government schemes

in place.[7] In an in-depth analysis of SEWA's collective action, Hill (2001) highlights the importance of organizing for activating and operationalizing a sense of worker identity and agency to achieve security outcomes. She finds that the formal recognition that accrues to workers by participating in collective action is a key factor in facilitating alternative forms of economic organization and social support, which can improve women's access to social security and well-being. While analyzing forms of agency exhibited by women after joining SEWA, she provides examples from the public realm such as women's new found ability to assert their needs and demands to police officers, employers and government officials. Such confidence in the public sphere is also associated with greater respect from their families and community members.

Despite, a large number of narratives that highlighted how women's participation in collective action for improved wages and social security was cognisant of social boundaries and power structures, yet there were cases of tension and confrontation due to membership and women's newly acquired knowledge. For instance, Neelam said: "My husband feels that I talk too much after joining the union." Discussions with campaign team members revealed that a share of time after union meetings was spent in discussing emerging marital discord due to women's participation in union activities. Keoli Ben, a member of the campaign team, stressed how SEWA's mobilization strategies were slow yet successful as they ensured the engagement of male and elder members of union member's families in the membership process. Despite these attempts, there were cases of tension, often directed at union members for spending time at meetings or travelling long distances away from home for union activities. Her comments suggest the potential of transformations in gender relations and physical mobility that have become possible through collective action and changing livelihood patterns:

> It is about time and mobility (*chalna-phirna*). Earlier, sisters (women) would do what was expected of women by their husbands and

> in-laws. They would spend time when it was expected and go where they were told. Now, they earn to help their families. Once, they join SEWA, our sisters spend time with each other discussing problems and may move around within their communities to help bring other sisters into the movement. A few like me have travelled the country and city. Such a thing was not possible earlier. This bothers some people and causes fighting within homes.

Thus, with new avenues and opportunities presenting themselves to enhance their future security and livelihood, women are creating a new space for themselves through their identity as workers and significant contributors to family income. Membership of SEWA was also resulting in women gaining access to a new collective and a multitude of relationships that provide security as well. This was the key difference that emerged between SEWA members and non-members. For instance, Sheila, a SEWA member, commented: "I know I have more sisters now. Even if my family cannot support me, my new family will."

At the heart of women's insecurities is their own ideological acceptance of the patriarchal structure as just. Cultural norms and responsibilities affected women's agency as they set parameters for what they believed to be plausible and meaningful goals for themselves and even affected the means whereby they can pursue these goals. Kabeer (1998) stresses the need to look beyond explicit decision making and participation indices and processes to define women's agency and conventional understanding of what women value. Hence, an important aspect in any process of change can be conceptualized as a means of envisaging alternatives from the socially ingrained propositions of what is acceptable for women to be and do. Changes in thinking regarding a sense of self, esteem, contribution and value at home are important to attain, apart from challenging patriarchy explicitly. Although, eventually what is important is to see if such personal changes at the level of consciousness lead to any changes at the structural level of society. Kabeer notes that the

trend of women themselves taking up employment in the public and male market arena is such a transformation which will slowly change the social fabric of society in the future. SEWA has opened up an ideological space for women whereby they acquire a greater sense of self worth and respect. Through this forum they discuss their concerns and realize that they are not alone in their personal struggles. This is a valued source of security, for example, as Shilpa noted: "Getting money and meetings may take time, but I know I have people who will care for my daughter and me. That is most important."

In the SEWA member sample, transformative investments such as those for education of the girl child were prominent. Each of the women who had daughters said that they were in school and they hoped to educate them as much as possible. Women also reported using SEWA programs for adolescent girls to educate and train their daughters further, although marriage was a primary concern for them. For instance, Rupa said: "My daughter wants to study and she should. She will not be like me. I want her to lead a better life. But in this world for girls, a lot depends on who you marry and how he treats you."

Conclusion

Feminists and development practitioners have surmised how effective social security measures are often predicated on a deeper understanding of contextual constraints and needs of women (Sudarshan, 2003; Kabeer, 1999; Hill 2001). The role of collective action in enhancing the agency of workers and employing their voices to facilitate such an understanding is paramount. However, much of this discussion has focussed upon the agency exhibited by women in public life, i.e., analyzing women workers' dealings with public institutions such as market actors or state officials. Very little is known about the nature of agency exercised by women after participating in collective action in their personal households and communities. Little

is also reflected on the role played by intra-household norms in shaping women's participation in collective action and labor unions.

The narratives discussed in this paper highlight the following themes: First, female participation in collective action for minimum wages and social security is heavily guided by the boundaries set in roles and responsibilities deemed to be socially permissible by intra-household and community norms. Thus, women rely on formal organizations only when social ties cannot provide security or allow participation. Second, female participation in union activities is guided by the "patriarchal bargain," whereby women use different resources to extract greater security in familial relations. This study reveals that reasons for participation in labour struggles waged by SEWA were often related to the need for improved income and work security. The dialogue documented in the paper suggest that women's economic contributions, through wage income and by securing union services such as loans and insurance for their family members, improved their standing within the familial sphere and to be on more equal terms with men. Interviews conducted with 20 *agarbatti* workers in Gujarat who were SEWA members highlighted how economic grounding strengthened by the wage struggle and access to various social security measures of SEWA enabled women not only to exert greater agency, but enabled them to gain emotional security from their familial units and also to discover and create new collectives of women workers with other union members. This ability and process is experienced as a valuable change at home.

Contextual material vulnerabilities imposed by gender norms and local practices rendered the familial and local community security of women of immense significance. Insecure housing status due to urban development policies, political unrest and poor economic standing due to restrictions in market mobility make women more dependent on male members for protection and security. Thus, without recognizing the gender relations between men and women at the household and community levels, targeted transfers or services for women would not provide adequate protection as the relation-

ship between access and security is not linear.

This study suggests the importance of organizing bodies to augment the role women play at the household level and thus ensuring greater social protection. For any social protection scheme to benefit women, they must be given adequate services, which are delivered by agents who are sensitized and cognizant of the local and familial context. Women's interaction with risk and insecurity does not take place in a social vacuum. Institutions such as the household and community have a significant role to play in mediating between security seeking strategies and women's work. Social protection discourse must, therefore, recognize the role collective action and organizing can play in addressing such intra-household and contextual dynamics of social provisioning, to be more effective and engage the neediest participants.

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Notes

1. ISST collaborated with HomeNet South Asia (a network for home based workers promoted by SEWA and UNIFEM) between 2004 and 2006 in an action research project, which highlighted myriad socio-economic insecurities South Asian female informal home based workers

face. The study was conducted in Bangladesh, India, Nepal, Pakistan and Sri Lanka. Women in various trades were covered including those working in the garments and weaving sectors. The study develops an argument for an integrated approach to social protection based on the needs and priorities mentioned by the respondents. Social protection policies for home based workers need to be cognizant of local societal, community and habitat based realities of the working process and the larger scenario of development policies. The project was supported by the Ford Foundation.

2. As per the Gujarat state government legislation, piece rates for *agarbatti* rollers has been set at Rs.6.50 and Rs.7 based on the nature of incense sticks, an increase of Rs 1.50 per bundle of 1000 incense sticks.

3. Further details provided in SEWA (2006).

4. As per the SEWA Annual Report for 2006, SEWA has organized 188,164 women workers from 96 trades such as making *agarbattis,* ready-made garments, kites and embroidery, street vending, construction work, head loading and so on.

5. Location of SEWA Union's Office in Ahmedabad city, Gujarat

6. These time allocation studies based in South Asia suggest that women do large amounts of work inside the home and yet their contribution is perceived to be modest.

7. For information about SEWA and its activities refer to www.sewa.org

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