

Mobilisation: Collective Power, Care, and the Architecture of Change

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In 1992, the Self-Employed Women's Association — better known as SEWA — published a report titled *Homework*. It documented in painstaking detail the lives of women who worked from their homes: beedi rollers, garment stitchers, incense-stick makers, pappad rollers. These women were invisible to the formal economy — no employer, no union, no labour protections. What SEWA did was give them a collective identity. It said: you are workers. And it organised them accordingly.

Three decades later, SEWA remains one of the most important institutions in Indian development history — not because it gave women resources, but because it gave them collective voice. This is the essential promise of mobilisation: that women who are isolated, individually powerless, and invisible to systems become legible, vocal, and negotiating when they organise together.

Self-help groups, farmer collectives, producer cooperatives, savings circles — these are not merely delivery mechanisms for financial products. They are, at their best, the architecture of social change. They create the conditions in which women develop confidence, learn to negotiate, hold institutions accountable, and begin to see themselves as actors rather than beneficiaries.

The SHG model in India is extraordinary in its scale. With over 90 million women organised into groups linked to the banking system, it is arguably the largest women's collective in the world. And yet, the relationship between SHG membership and genuine agency is more complicated than programme reports acknowledge. My personal experience of travelling across the length and breadth of India speaking to women and SHG members is that membership in an SHG does not automatically confer them a voice within it. Some women, and many more men, have a more dominant presence. Caste hierarchy, education levels matter, but what matters even more how constrained their domestic participation is. The group is a starting point. It is not, by itself, a power structure.

What distinguishes transformative mobilisation from transactional mobilisation is whether the collective is a site of decision-making, or merely a site of delivery. When groups meet only to disburse loans and collect repayments, they are finance infrastructure with a community face. When groups meet to discuss a member's land dispute, challenge a local official, collectively refuse an unfair contract, or pool resources to send each other's daughters to college — that is mobilisation in the fullest sense.

Cooperatives add another dimension. A cooperative is a mobilisation model with a market interface. It answers not just the question of collective voice, but of collective economic power. Producer cooperatives in dairy, handloom, horticulture, and fisheries have demonstrated what becomes possible when women control not just production but the terms of sale, the price point, and the value addition. The story of Lijjat Papad — 7 women, a ₹80 loan, and a shared production model that became a ₹1,600 crore enterprise — is often retold as an inspiration. It should also be read as an instruction manual: collective ownership, democratic governance, and reinvestment in members are what made the difference.

Digital organising is the newest dimension of mobilisation, and it is both exciting and uneven. WhatsApp groups, community-led learning circles, social media networks for women entrepreneurs — these have lowered the barrier to connection significantly. A woman in a small town in Chhattisgarh can now find a

peer in Pune who has navigated the same GST filing process, or source a buyer in Mumbai who wants handcrafted products. The geography of isolation is being redrawn.

But digital organising carries its own exclusions. Smartphone access, data connectivity, digital literacy, and — crucially — the time and privacy to use these tools are not equally distributed. In households where the mobile phone is shared with a husband or mother-in-law, digital organising is conditional on someone else's permission. The platform is open; the door to the platform is not. Any honest assessment of digital mobilisation must account for who is inside the network and whose exclusion is made invisible by the platform's aggregate numbers.

There is also the question of what mobilisation is for. Too often, we mobilise women to make them better consumers of development programmes — better at taking loans, more regular in attending trainings, easier to reach with government schemes. This is mobilisation in the service of delivery. What we need, and what is harder to fund, is mobilisation in the service of power — women organised to demand accountability from local governments, to challenge wage discrimination in agricultural labour, to refuse the normalisation of unsafe working conditions.

The unpaid care burden sits at the intersection of all of this, and it is the most structurally invisible constraint on women's mobilisation. Globally, women perform approximately 75% of unpaid care work — cooking, cleaning, caregiving for children and elders, fetching water and fuel. In India, the numbers are equally stark. The National Statistical Office's Time Use Survey (2019) found that women spent nearly five hours per day on unpaid domestic work, compared to less than one hour for men.

This matters for mobilisation because time is the fundamental resource. When we ask a woman to attend an SHG meeting, participate in a cooperative, complete a digital literacy course, or attend a market linkage workshop, we are asking her to find time she does not have from a pool that is already overdrawn. The standard development response is to schedule programmes in the early morning or late evening — the margins of the day, before and after domestic labour. This is an adaptation to the problem, not a solution to it.

The real solution requires taking care economies seriously as policy. This means community crèches, shared childcare facilities, elder care support, and the kind of time-saving infrastructure — piped water, clean cooking fuel, local health services — that disproportionately reduces women's labour. It also means, ultimately, a cultural shift in how unpaid care is valued and distributed within households. Mobilisation can contribute to this shift. SHGs that discuss care burdens collectively, that create peer pressure for men to share domestic labour, that advocate for local government investment in care infrastructure — these are groups that understand that economic inclusion cannot happen alongside the unchallenged continuation of unpaid care burden.

In my work with organisations across sectors — women's financial inclusion, artisan cooperatives, worker wellbeing programmes in embroidery clusters — what I find consistently is that the women who have moved furthest are those who had a community behind them. Not just a beneficiary group or a training cohort, but a genuine collective that met regularly, knew each other's lives, celebrated each other's wins, and showed up when things went wrong.

Agency is cumulative, but it is rarely built alone. Mobilisation is what makes it collective. And it is in the collective — in SHGs, cooperatives, digital networks, care-sharing arrangements — that the architecture of change is actually constructed, one meeting, one negotiation, one shared decision at a time.

The structures are there. The question is whether we are willing to invest in them not as delivery channels, but as power.