

Women's Livelihood Creation and the Affiliation Capability: A Critical Programmatic
Analysis

By
Monet Gonnerman

University Honors Thesis
Santa Clara University, Spring 2015

Santa Clara, California

Acknowledgements: A sincere thank you to my friends and family for supporting me through this year of research and writing, especially to my mom for helping me throughout the process, to my mentor Dr. Keith Warner, OFM, for meeting with me, guiding me, and challenging me to do my best work, to my reader Dr. Laura Nichols for always being supportive and willing to help, and to those whom I interviewed and who made this study possible.

TABLE OF CONTENTS

Abstract	3 – 4
Introduction.....	4
Gross Domestic Product as an Indicator of Development	4
Nussbaum’s Alternative to GDP	4 – 6
Capabilities Approach as an Indicator of Development.....	6 – 9
Affiliation.....	9 – 11
Development Applied to Women	11 – 12
Research Question	12
Methodology.....	12 – 15
Overview of Cases	15
Case Study 1: El Salvador Craft	15 – 16
Case Study 2: Rags2Riches	16
Case Study 3: Banapads	17
Case Study 4: DREAM	17 – 18
Case Study 5: iMerit	18 – 19
Findings	19
Personal Dignity	19 – 23
Living With Others	23 – 26
Living For Others	26 – 28
Discussion	29 – 30
Conclusion	30 – 31
Appendix.....	32 – 34
References	35 – 36

ABSTRACT

This study analyzed the practical utility of the capabilities approach advanced by scholar Martha Nussbaum as an alternative to GDP for the measurement of development. Specifically, the study explored the value of using the affiliation capability in interpreting pro-women, community-based enterprises. The study's application of the capability approach operationalized Nussbaum's theory and tested it using empirical case studies. Additionally, expanding on Nussbaum's two-pronged definition of affiliation, this study proposed and evaluated a tripartite typology of the affiliation capability: the establishment of personal dignity, the ability to live successfully in community with others, and intentionally living in community for others. Methodologically, this research deployed participant observation, interviews, and the field notes collected by interviewees to examine the capability of affiliation in five different enterprises.

The enterprises worked with women in El Salvador, the Philippines, Uganda, Tanzania, and India. Four of the five organizations studied were social enterprises that were mentored through the Miller Center for Social Entrepreneurship's Global Social Benefit Institute (GSBI) at Santa Clara University. This study found that the three dimensions of affiliation were present and enhanced in each enterprise but were manifested differently. Personal dignity was enhanced through employment opportunities, skills development, and respectful treatment of women. Living in community with others was promoted through a communal work environment or through connections with customers both locally and globally. The enterprises also allowed women to work for others by providing them with an income or a product that benefited their families or their community as a whole. This original research demonstrated the application of Martha

Nussbaum's capabilities approach as an indicator of development using an expanded description of the affiliation capability.

INTRODUCTION

Gross Domestic Product as an Indicator of Development

Worldwide, easily measurable indicators, such as gross domestic product (GDP) or rates of employment, have generally been used to mark and determine a country's success in development.¹ A nation with a growing GDP is seen as effectively developing compared to a nation with a low GDP. However, these numerical values do not always tell a complete and accurate story.² While the wealthy of a society may be benefiting as GDP rises, other sectors of society may still be suffering. In reality, GDP is not an accurate indicator of improvements to the standard of living, especially across different sectors of society.³ GDP fails to report issues of equity; it does not take into account distribution. GDP is an average. Thus, outliers, such as the affluent, can pull the average up. In pursuit of a more just society, an alternate form of measurement of development is necessary that takes into account the reality of life for all individuals.

Nussbaum's Alternative to GDP

Scholar and author Martha Nussbaum⁴ presented an alternate theory to understand human wellbeing and societal development. Nussbaum defined ten capabilities, a range of freedoms that contribute to a healthy, well-rounded life, as indicators of personal life

¹ Martha Nussbaum, *Creating Capabilities – the Human Development Approach*, (Cambridge, MA: The Belknap Press of Harvard University Press, 2011), ix.

² *Ibid.*, ix.

³ "Martha Nussbaum on the Capabilities Approach to Human Development," *Harvard Press*, (May 2011).

⁴ Nussbaum, a distinguished professor, received her Bachelor's degree from New York University and her Masters and PhD from Harvard. Currently, Nussbaum has over fifty honorary degrees from universities throughout North America, Latin America, Europe, Africa, and Asia. She has taught at Oxford University, Harvard University, Brown University, and currently teaches at the University of Chicago Law School.

quality.⁵ Her work was inspired by the research of scholar Amartya Sen.⁶ Sen highlights the importance of a pluralistic approach to development, in contrast to the one-dimensional GDP tool.

Nussbaum worked in Helsinki, Finland as a research advisor to the World Institute of Development Economics Research, a part of the United Nations.⁷ Nussbaum has also been on the Committee on International Cooperation as well as the Committee on the Status of Women of the American Philosophical Association.⁸ She has published numerous books and articles, including “Women’s Capabilities and Social Justice,” the original inspiration for this study, and *Creating Capabilities – The Human Development Approach*. Her book introduced the capabilities approach and was the foundation for this study. The goal of this approach is to look at each individual and see his or her human dignity.⁹ Thus, the approach is pluralistic, accounting for many values instead of just the value of flourishing economics. The capabilities approach led to the creation of the Human Development Index (HDI) backed by the United Nations.¹⁰ The HDI encompasses more indicators to create a more accurate metric of human development. The HDI considers number of years lived, health in life, years of education, and gross national income per

⁵ Martha Nussbaum, *Creating Capabilities – the Human Development Approach*, (Cambridge, MA: The Belknap Press of Harvard University Press, 2011), 18.

⁶ See *Choice, Welfare, and Measurement*, Oxford: Clarendon Press 1982, *Commodities and Capabilities*, Amsterdam: North-Holland, 1985, or *Development as Freedom*, New York: Knopf, 1999, among other works by Amartya Sen.

⁷ “Martha Nussbaum,” *University of Chicago Law School*.

⁸ “Martha Nussbaum,” *The Department of Philosophy: Division of the Humanities, The University of Chicago*

⁹ Martha Nussbaum, *Creating Capabilities – the Human Development Approach*, (Cambridge, MA: The Belknap Press of Harvard University Press, 2011), 15.

¹⁰ “Martha Nussbaum on the Capabilities Approach to Human Development,” *Harvard Press*, (May 2011).

capita.¹¹ Reported for 187 countries,¹² the HDI measures development more holistically. Thus, Nussbaum has been a pioneer and trailblazer in this field.

Capabilities Approach as an Indicator of Development

Martha Nussbaum's capabilities approach theory suggested that individual freedoms should be considered as a measure of the overall health and development of a society. This approach does not reject the GDP framework; instead, it improves upon the existing framework by suggesting additional criteria. The GDP approach acknowledges economic poverty and economic vulnerability. The capabilities approach, though, recognized multiple vulnerabilities and injustices that arise in society. Nussbaum outlined ten specific central capabilities.

The ten central capabilities are listed in Table 1.

¹¹ "Human Development Index (HDI)," *United Nations Development Programme*, available from <http://hdr.undp.org/en/content/human-development-index-hdi>.

¹² "Frequently Asked Questions - Human Development Index (HDI)," *United Nations Development Programme*, available from <http://hdr.undp.org/en/faq-page/human-development-index-hdi#t292n37>.

Table 1. Ten Central Capabilities

Life	Is able to live to the end of a human life of normal length
Bodily Health	Has good health, including reproductive health; is adequately nourished and sheltered
Bodily Integrity	Is able to move freely from place to place, secure against violent assault, having opportunities for sexual satisfaction and choice in matters of reproduction
Senses, Imagination, and Thought	Uses the senses to imagine, think, and reason; is informed by education, literacy, math, scientific training; has freedom of expression
Emotions	Is able to have attachments to things and people outside herself; loves, grieves
Practical Reason	Can form a conception of the good; critically reflects about the planning of her life
Affiliation	Is able to live with and toward others, recognizes and shows concern for others, has social interaction OR has a social basis of self-respect and nonhumiliation; is treated as a dignified being whose worth is equal to that of others; experiences no discrimination on race, sex, sexual orientation, ethnicity, caste, religion, national origin
Other Species	Lives with concern for and in healthy relation to animals, plants, and the world of nature
Play	Is able to laugh, play, engage in recreational activities
Control Over One's Environment	Political: participates effectively; experiences freedom of speech and association Material: holds property on an equal basis with others; seeks employment equally; has freedom from unwarranted search and seizure ¹³

Having one of the ten capabilities outlined in the table is defined as having the freedom to choose that action.¹⁴ Martha Nussbaum described one's combined ability with the freedom to act upon it as "combined capabilities." While an individual may be physically able to use practical reason, for example, her environment may not allow it. The concept of combined capabilities acknowledges that internal capabilities, what a person is

¹³ Martha C. Nussbaum, *Creating Capabilities: The Human Development Approach* (Cambridge, MA: The Belknap Press of Harvard University Press, 2011), 33 – 34.

¹⁴ Martha Nussbaum, *Creating Capabilities – the Human Development Approach*, (Cambridge, MA: The Belknap Press of Harvard University Press, 2011), 25.

physically and emotionally capable of being and doing, coexist with social, political, and economic conditions.¹⁵ Individuals are only able to act on what they are capable of, if provided with a structural setting that enables such activity. Thus, an inherent capability must be combined with an environment conducive to that action.

Amartya Sen did not explicitly set out a list of capabilities.¹⁶ Nussbaum, though, chose to emphasize ten main values. These defined capabilities advance Sen's work, making the approach more concrete. However, Nussbaum's list could be considered subjective, influenced by her cultural background and personal standards determining what is important. Yet, the list of ten is broad enough and flexible enough to encapsulate different manifestations of these values across culture. Combining the ten capabilities should create a description of a life of human dignity. Without any one of the ten capabilities, an individual no longer has the freedom to choose a fully dignified life. The capabilities approach attempts to see people not just as a number but as the complex beings that they are.

The GDP approach uses averages to assess the economy as a whole, making the approach easily measurable and analyzable. However, it lacks the broad, humanistic approach of Nussbaum. The capabilities, though, are hard to measure for success. While GDP can be clearly tracked, there are no widely accepted measures of "play" or "concern for other species," for instance, that are comparable across nations. Thus, Martha Nussbaum's approach is more difficult to apply as a tool for analyzing successful development. In order for Nussbaum's theory to be useful, capabilities must be applied as a lens through which

¹⁵ *Ibid.* 22.

¹⁶ Martha Nussbaum, *Creating Capabilities – the Human Development Approach*, (Cambridge, MA: The Belknap Press of Harvard University Press, 2011), 18 - 19.

one examines a range of situations. Is the capability present or absent? Is it strong or weak? Is it being enhanced or hindered? To develop a clear picture of the variability within a single capability, this study will focus on one capability: affiliation.

Affiliation

Nussbaum separated affiliation into two main components:

“A) Being able to live with and toward others, to recognize and show concern for other human beings, to engage in various forms of social interaction; to be able to imagine the situation of another... B) having the social bases of self-respect and nonhumiliation; being able to be treated as a dignified being whose worth is equal to that of others. This entails provisions of nondiscrimination on the basis of race, sex, sexual orientation, ethnicity, caste, religion, national origin.”¹⁷

One part of the definition describes a person’s ability to live alongside and toward others. The other part refers to a person’s capacity for self-respect and desire to be treated with personal dignity. However, this present study argues that affiliation can more accurately be divided into three main components: the establishment of personal dignity, the ability to live successfully in community with others, and intentionally living in community for others. While Nussbaum combines living with and towards others into one dimension of affiliation, they provide greater insight into affiliation when examined separately.

These three facets are revealed through both structural and informal interactions. In some ways, organizations may further their members’ affiliation through built-in functions of their organization, such as through training or the jobs the members engage in. However, affiliation can also be developed through personal interactions and self-reflection

¹⁷ Martha Nussbaum, *Creating Capabilities – the Human Development Approach*, (Cambridge, MA: The Belknap Press of Harvard University Press, 2011), 34.

that stem from participation with the organization. Organizations can also work to develop personal dignity through intentionally giving value to employees and through interactions between individuals. Living with others refers to creating connections outside of the immediate family, working alongside others, and engaging in positive social interactions. These interactions can be either on the local level, the global level, or both. For example, if an organization allows for a strong community of working women, the organization is developing one aspect of the affiliation capability. Living for others takes the form of secondary benefits from the women's work for those outside of the self. On the micro scale, women can work for their family. However, they can also work for the greater good of their community, thus furthering the affiliation capability. When a person is able to direct attention and respect to both the self and others, she has the freedom to choose to live for the common good and act upon the affiliation capability.

This study adopted the capabilities approach to examine organizations in developing countries that employ women and provide them with work and an income. Specifically, this study investigated five different enterprises as discrete case studies. The study drew upon three main forms of data: transcriptions from interviews, observational field notes, and notes collected by the interviewees. The organizations' main purpose ranged from traditional artisan work to business process outsourcing.¹⁸ Each enterprise was analyzed for the presence or absence of the three dimensions of affiliation. The strength of each dimension was examined and analyzed for the circumstances that

¹⁸ With advances in information technology, firms have begun outsourcing their data processing work to third party service providers who do the back-office work for them at a lower cost. See Aron, Ravi, Subhajyoti Bandyopadhyay, Siddharth Jayanty, and Praveen Pathak. "Monitoring Process Quality in Off-shore Outsourcing: A Model and findings from Multi-country Survey." *Journal of Operations Management* 26 (2008): 303-21. Elsevier. Web. 15 May 2014.

promoted or hindered affiliation. Applying the capabilities approach to specific organizations makes Martha Nussbaum's theory an even more valuable tool for understanding development.

Development Applied to Women

The enterprises investigated in this study work specifically with women in the developing world.¹⁹ Throughout history, women have struggled for equal opportunities and the freedom to choose their own educational and career path.²⁰ Women are a vulnerable population: gender-based economic, social, cultural, and political disparities²¹ are still pervasive in the modern world. Compared to men, women face disproportionate obstacles as they seek to live an educated, safe, and fulfilling life. Women are more likely to be less nourished, less healthy, more vulnerable to violence and sexual abuse, less literate, have lower levels of professional or technical education, face greater intimidation from family, and encounter more sex discrimination and sexual harassment than men.²² For instance, in "low human development countries"²³ the literacy rate in adult males is 57.2%, while it is only 35.8% in adult women,²⁴ and girls continue to lack free and equal access to education, even in the most developed countries.²⁵ Often, women are burdened with double the responsibilities compared to men: housework tasks and the demands of caring

¹⁹ The terms developing world and developed world have come to replace the labels Third World and First World countries. Since no country stops developing, I see room for the implementation of a more accurate term, but for the sake of clarity I will use the terms developing and developed in this study.

²⁰ Martha Nussbaum, *Creating Capabilities – the Human Development Approach*, (Cambridge, MA: The Belknap Press of Harvard University Press, 2011), 20.

²¹ *Can Economic Empowerment Reduce Vulnerability of Young Women to HIV? Emerging Insights*, (International Center for Research on Women) 2010.

²² Martha Nussbaum, "Women's Capabilities and Social Justice," *Journal of Human Development* 1:2, 2000.

²³ As measured by the key indicators in the HDI.

²⁴ Martha Nussbaum, "Women's Capabilities and Social Justice," *Journal of Human Development* 1:2, 2000.

²⁵ *Gender Equality/Education of Girls and Women*, Inter-Agency Network for Education in Emergencies.

for dependents accompany employment.²⁶ These responsibilities place additional physical and emotional strain on women as they seek to fill each role society pushes on them. Structural and cultural barriers have limited their access to personal development, dignity, and support.²⁷ Finding fault with these obstacles and asking for a change asserts that women are human beings fully deserving of equal rights and dignity. In response to the current failure of nations to provide women with equal opportunities, gender-specific development goals are necessary on a global scale in the process of righting wrongs. The capabilities approach attempts to provide better indicators of development, success, and freedoms for women.

RESEARCH QUESTION

What structures and circumstances exist in pro-women enterprises that facilitate or hinder the affiliation capability? How can the affiliation capability be more accurately characterized so as to be useful as a tool for analyzing how enterprises further human development for women?

METHODOLOGY

Using three different types of data, this study examines five small enterprises in the developing world that are working to increase women's economic well-being. Four of the five enterprises chosen are social enterprises: "social entrepreneurship creates innovative solutions to immediate social problems and mobilizes the ideas, capacities, resources, and

²⁶ *Can Economic Empowerment Reduce Vulnerability of Young Women to HIV? Emerging Insights*, (International Center for Research on Women) 2010.

²⁷ Such as limited access to loans, a higher value placed on educating boys, unequal property and inheritance laws, malnutrition, and domestic violence. Martha Nussbaum, *Creating Capabilities – the Human Development Approach*, (Cambridge, MA: The Belknap Press of Harvard University Press, 2011), 1 – 13.

social arrangements required for sustainable social transformations.”²⁸ Each enterprise has a social mission and works to bring change to a sector of society. The four enterprises used in this case were selected from the enterprises that hosted students during the summer of 2014 as part of the Miller Center for Social Entrepreneurship at Santa Clara University’s Global Social Benefit Fellowship. The fellowship allows teams of Santa Clara University students to work with social enterprises around the world. These four enterprises primarily work with women. The fifth enterprise studied hosts Santa Clara University students who study abroad in El Salvador. This enterprise was selected for this study to provide diversity of cases: it has some of the same characteristics of the other four enterprises but has not gone through the Global Social Benefit Institute (GSBI) Accelerator²⁹ like the other four. The five organizations operate in five countries: El Salvador, the Philippines, Uganda, Tanzania, and India. Therefore, the organizations chosen represent only a small percentage of the vast range of enterprises employing women around the world. The study utilizes in-person interviews, a set of observational notes based on field research, and some secondary notes taken by the interviewees.

The first form of data was face-to-face interviews conducted with Santa Clara University students who spent between two and four months observing and working with the organizations. The students chosen as interviewees are peers and were sampled out of convenience: all four attend Santa Clara University and were previous acquaintances of the

²⁸ Alvord, S.H., Brown, L.D., & Letts, C.W. “Social entrepreneurship and social transformation,” *Journal of Applied Behavioral Science*, (2004), 40:3, 4 as cited in Kickul, Jill and Lyons, Thomas S. *Understanding Social Entrepreneurship: The Relentless Pursuit of Mission in an Ever Changing World* (New York and London: Routledge Taylor & Francis Group, 2012), 17.

²⁹ The Accelerator is a 10-month program that mentors, trains, and jump-starts social entrepreneurs to prepare their organization for the investment process. See <http://www.scu-social-entrepreneurship.org/gsbi>.

author. Additionally, all data collected was reported through an outsider's lens.³⁰ Since the students only spent a limited time in their given country, they cannot have a complete knowledge of all cultural nuances, language subtleties, historic background, and other factors that shape the organization within the reality of life in each country. However, the outsider's perspective may also give a unique view of the organizations. Their fresh outlook may help the students see more objectively, with no allegiance to the traditions or the organization itself. Each 20 to 30 minute interview was recorded and transcribed. Major themes related to aspects of the affiliation capability were extrapolated from reading all the interviews, and the transcriptions were coded accordingly.

The study also utilizes a set of field notes taken from the fifth organization, located in India, that the author worked with. Notes were taken at six field sites that are a part of the Developing Rural Entrepreneurs through Adoption and Mentoring (DREAM) program, one of the five organizations analyzed in this study. Like three of the other interviewees, the author was a Global Social Benefit Fellow. The observational notes were taken over a period of eight weeks through the Fellowship.

Finally, this study draws upon secondary data in the form of notes taken by two of the interviewees who worked with Banapads in Uganda and Tanzania and iMerit in India, two of the five subject organizations. These notes come from interviews conducted directly with the women working for the organizations. This study's interviewees, who facilitated their own interviews while working abroad, were selected for this study as trustworthy sources. Thus, the quotes they compiled can be considered as accurate indicators of the

³⁰ See Maxine Baca Zinn, *Field Research in Minority Communities: Ethical, Methodological and Political Observations by an Insider* (University of California Press, 1979) 27:2, 209-219 for more information about the challenges researchers face conducting studies in unfamiliar cultures or communities.

sentiments of the women themselves. These data were also coded according to the three dimensions of the affiliation capability.

The five cases were examined for the extent to which the central capability of affiliation was enhanced or restricted. Following are short case studies of the five enterprises.

OVERVIEW OF CASES

Case Study 1: El Salvador Craft

El Salvador Craft is a small artisan craft nonprofit organization, run by a man named Lolo Guardado.³¹ During the Salvadoran Civil War between 1979 and 1992, groups of women sewed uniforms and backpacks for the party fighting against the Salvadoran government, the Farabundo Marti National Liberation Front (FMLN). After the war, many women had been displaced by violence and had relocated to new homes. In an attempt to rebuild their lives, the women began working with others in their new community forming artisan cooperatives. Now, the women of the cooperatives engage in different craft activities: jewelry making, weaving, or sewing and embroidering clothing. Lolo Guardado has united several women's cooperative groups under one name, El Salvador Craft, in an attempt to make more sales, enter more markets, and apply for certifications to protect against international companies mass-producing identical products and selling them for lower prices. However, the client base of El Salvador Craft is still very limited.

The women spend a few hours each day gathering in a community center to work on their products. Only one of the ten cooperatives has access to sewing machines, so most

³¹ This study reports data from observation of one cooperative located in the small town of Guarjila in the state of Chalatenango in northern El Salvador. The data for this case came from an interview with a Santa Clara University student who spent four months studying abroad and learning about El Salvador Craft

work is done by hand. The women have no access to computers or external markets. Because the women do not sell many of their products and their husbands still expect them to fulfill all their domestic duties, their work is only part time. The women struggle to compete with mass-produced goods imported from abroad because of the small size of El Salvador Craft, their limited capacity for creating quality products, and their lack of access to markets and information technology.

Case Study 2: Rags2Riches

Rags2Riches is a for-profit social enterprise based in Manila, Philippines.³² Other organizations and communities partner with Rags2Riches to connect a group of interested women with the social enterprise. Rags2Riches then trains the women and a few men to weave using up-cycled scrap cloth that is either donated or bought from a factory. The women also receive instructions such as life skills training or basic job skills training. The women weave square panels in an array of colors. These panels are then fashioned into a range of high-end wallets and bags that are sold internationally to retailers such as Anthropologie. While the artisans hand-weave panels, Rags2Riches has full-time staff members who work to market their products online and on social media with the use of computers. Each Rags2Riches community of women sets as its goal a certain number of panels that the women want to communally weave per week. Each artisan then chooses how much she wants to contribute to the communal goal. The women come together monthly for meetings to learn about a topic such as teamwork or responsibility or resolving conflict.

³² The data for this case came from an interview with a student who participated in the Global Social Benefit Fellowship (GSBF) and spent two months out of the nine-month fellowship in the Philippines working with Rags2Riches.

Case Study 3: Banapads

Banapads is a social enterprise founded in Uganda that manufactures and sells women's sanitary pads made from banana fiber.³³ The pads are sold by local women, functioning as micro-entrepreneurs and referred to as "champions," who are trained to sell the pads to women and girls in their school or neighborhood. Banapads also provides workshops for the women with information about menstruation, running a small business, and managing day-to-day operations. The enterprise has several key social benefits: employing local women, enhancing women's health, teaching women to manage their menstruation periods, and keeping girls in school during menstruation.

The women sell their pads in a variety of ways. Some women have their own store. Others sell pads to girls in schools or walk to the houses of their customers, asking if they need more pads, listening to questions or complaints, and also just socializing. They make sales on an individual basis, but they often help each other with tips and tricks on how to sell more. They hand-record their sales, although a mobile application is currently in the design process.

Case Study 4: DREAM

The DREAM program is a branch of the nonprofit Anudip, based in Kolkata, India. The DREAM program has shifted its focus since its establishment in 2007.³⁴ Originally, DREAM focused on loaning equipment to men and women to assist them in starting micro enterprises. Since 2013, however, the program has been retitled DREAM for Women and focuses on training and launching women into cooperative-style businesses. The women

³³ The data for this case came from an interview with a student who participated in the GSBF working with Banapads, as well as a set of notes taken by the interviewee from interviews she conducted.

³⁴ The data for this case came from a set of observational notes taken by the author during eight weeks in Kolkata working with DREAM as a Global Social Benefit Fellow.

are trained for three months in a specific skill, usually tailoring, and then are loaned the materials necessary to start a business.³⁵

When the case was examined, in the summer of 2014, the women were still being trained in tailoring. As a group, they learned from an instructor first how to hand sew and then how to use a sewing machine. They gathered together in a room owned by an NGO partnering with DREAM. The DREAM program also aims to provide the women with brief instruction on elementary computer use and business knowledge. The computer classes outlined the basic parts of the computer, the functions of different keys on the keyboard, and basic Microsoft Word and Microsoft Excel commands. The classes are intended to draw awareness to computers and their uses, but the courses taught were not sufficiently rigorous to provide a functional mastery of computers. After the three months of classes were over, the women are expected to launch cooperative businesses with the support of the DREAM staff.

Case Study 5: iMerit

iMerit is a technology service provider that works contracts for IT projects such as digital publishing and image tagging based out of Kolkata, India.³⁶ Some of the iMerit employees come from its counterpart, Anudip. Anudip provides them with basic IT skills training, and they receive more specialized training when they join iMerit. iMerit does employ both men and women, but one iMerit center, located in the Metiabruz community, is made up entirely of women. In Metiabruz's predominantly Muslim community, iMerit provides a space for young women to be around other women their own age so they do not

³⁵ *DREAM Program Description*, <http://globalsocialbenefit.institute/education.html#portfolio>

³⁶ The data for this case came from an interview with a Global Social Benefit Fellow who worked with iMerit, as well as from a set of notes taken by the Fellow from the interviews she conducted.

have to stay at home all day. The women spend the majority of their day in a main room together working on individual desktop computers. Most of the women are data entry operators, while a few are team leads or are in charge of the center. The leads manage projects and communicate directly with executives in Kolkata.

FINDINGS

All data were coded to capture evidence of the enterprises advancing or hindering the affiliation capability. Overall, though, there were many instances of the organizations, both formally and informally, impacting affiliation. Summarized below are the ways that personal dignity, living with others, and living for others were observed in the organizations.

Personal Dignity

The five organizations examined in this study contribute to personal dignity differently. Often, women are not treated as valuable members of society and are denied respect, common courtesy, and the right to not be harassed. These enterprises, in contrast, acknowledged a woman as an important, contributing member in her community. To accomplish this, the enterprises explicitly valued the women artisans verbally, financially, and through education and empowerment. The cooperatives of El Salvador Craft stood against the cultural oppression most Salvadoran women face. In Salvadoran society, women often suffer the brunt of machismo culture. Much is expected of women, and they are given little opportunity for personal growth and respite. In addition, the women of El Salvador suffered displacement from their homes, violence, refugee camps, and the loss of

loved ones through the Salvadoran Civil War. Domestic violence is still prevalent,³⁷ and women are viewed as “lesser,” not as respected equals. The founder of El Salvador Craft, a male himself, worked against this cultural pattern of machismo. He aims to develop a sense of personal dignity in the women: “he reminds them of how valuable they are as people, how much work they do.”³⁸ Their artisanship is not just a job; the work is meant to reveal personal worth for the women. El Salvador Craft’s founder does so through personal encouragement, praise, and acknowledgement of the sacrifices the women make. This traditional organization gives the women a space where they are treated with dignity: they are employed, earning money to support their families, and shown respect.

The organization iMerit also opposed cultural norms in the Metiabruz community. Traditionally, women stayed home and took care of the house. Parents and spouses often objected to young women working in public. Since the Metiabruz center was a location just for women, it provided them with a safe space that is more acceptable to work in. However, some women still hid the job from their parents at first: one iMerit employee reported that she did not tell her parents until she got her first paycheck because they were very conservative and did not want her to work.³⁹ The paycheck proved to her parents that the job was worthwhile: she was making money and could contribute to the family’s finances. Thus, jobs at iMerit gave young women a reason to leave their house. A 25-year-old administrator at the Metiabruz center recounted that before her training, life was boring, but now she feels more confident and independent. She can go outside alone with

³⁷ Mo Hume, “It’s as if you don’t know, because you don’t do anything about it’: gender and violence in El Salvador,” *Environment & Urbanization*, 16:2, 2004.

³⁸ Interview 4, interview by author, 26 February, 2015, Santa Clara, CA, voice recording.

³⁹ Interview Notes, collected by Interviewee 3, June – August 2015, Kolkata, India.

her position in iMerit.⁴⁰ The work at iMerit also broke cultural norms because the women were trained in a high-tech skill. Because of their knowledge of computers, the women were hired and can be proud of their well-paying position, which increased their sense of worth and dignity.

Similarly, the organization Rags2Riches in the Philippines works to maintain and develop women's sense of self-respect. Rags2Riches enhances personal dignity through training: employees are expected to treat each member of the enterprise with respect and dignity. Part of the training for new student workers at Rags2Riches was explicit instructions: "always use respectful terms when you talk to our artisans."⁴¹ The Rags2Riches enterprise considers its artisans as people worthy of honor. Thus, the artisan women deserve a proper greeting. The Santa Clara University students were also advised to be mindful when taking pictures of the artisans. The artisans are not just subjects to be documented, but are people worthy of respectful, sophisticated photos, such as of them working at their weaving. Thus, regardless of the nature of the work, whether hand-weaving a panel or image-tagging on a computer, a range of companies can develop a culture of respect to foster personal dignity.

Rags2Riches also contributes to women's personal sense of dignity through the development of new skills. The organization taught the Filipino women a concrete skill that they could master and execute well: "the training process and learning a skill gives them a lot of confidence, personal confidence and confidence ... in themselves as women."⁴² Previously, the women lived humbly in moderate poverty and did not have a job or area of

⁴⁰ *Ibid.*

⁴¹ Interview 1, interview by author, 11 February, 2015, Santa Clara, CA, voice recording.

⁴² Interview 1, interview by author, 11 February, 2015, Santa Clara, CA, voice recording.

expertise to take pride in. The women acknowledged that the learning process was not easy, working to hand craft each woven panel. Learning to weave gave them something to take ownership of and the offered them chance to prove to themselves and others their ability to learn. Even though the learned skill is in the low-tech market, unlike the IT skills of the iMerit women, Rags2Riches still heightens personal dignity through skills training.

Similarly, the DREAM program teaches women a new skill. The women of DREAM often have only completed elementary levels of education, with only a few completing high school and college, and the program gives them an opportunity to continue to learn through tailoring. When they completed new pieces, they held them up with pride, showing off their recently acquired ability.⁴³ DREAM also introduced the women to computers. As they struggled to maneuver the computer mouse around the screen, they laughed at each other or showed off the drawings they made on the Paint program. Thus, DREAM has expanded the women's skill set and enabled them to successfully work a new job.

Banapads also benefits the female champions, the women selling the sanitary pads, through a sense of ownership. One woman explained, "I love waking up in the morning and knowing that I have my own business. It keeps me working and moving, and I live a better life because of it."⁴⁴ Banapads also allows the women to think longer-term, envisioning themselves as active agents of their own destiny. Through their work, the women are able to dream and think outside of their current situation. They see themselves as having control over their lives and their futures and as being humans capable of creating change and accomplishing much. One woman said, "Eventually I want to have a store like Mary, as

⁴³ Observational Notes, collected by author, June – August 2015, Kolkata, India.

⁴⁴ Interview Notes, collected by Interviewee 2, June – August 2015, Uganda/Tanzania.

well as have some of the pads in the store. I also am thinking big and want to become a big distributor of pads eventually.”⁴⁵ This sense of personal potential demonstrates a sense of self-dignity and respect.

The CEO of the company iMerit also expressed her desire for the women working for iMerit to be able to reflect upon their emotions and position in life. She wants the women to desire to “take the time to consider their own happiness”⁴⁶ and to have the ability to dream. In thirteen interviews with women working in Metiabruz, twelve of the women mention future goals. Their aspirations range from continuing with their education, working even after they are married, learning new skills such as HyperText Markup Language (HTML – a coding language used for web page creation), and moving up into new positions at iMerit. iMerit makes the women aware of greater opportunities outside of their current position and equips them with transferable computer skills. While women working in artisan crafts may not have as much room for upward mobility or changes in career, the women in iMerit can at least see more opportunities around them.

Living With Others

The five organizations facilitate different forms of community. Some employees interact as a community of women in their workplace. Others communicate with customers on a local level, while still others connect with customers on a global level.

The cooperatives of El Salvador Craft provide women with a space to work with others, specifically with other women. Their sewing, embroidering, tailoring, and weaving are always done in a common space. Even though their textile projects are individual, the artisans always come to their workspace together and leave together. After the Civil War

⁴⁵ Interview Notes, collected by Interviewee 2, June – August 2015, Uganda/Tanzania.

⁴⁶ Interview 3, interviewed by author, 12 February, 2015, Santa Clara, CA, voice recording.

and their relocation into new homes, the women found a place where they could spend time together in safety and support each other. Thus, “the co-ops were really where they found a lot of their strength... So most of the artisan work really gave them a sense of purpose and gave them a small community of only women, which I think was really important for them... to have a space away from the men.”⁴⁷ The women work alongside one another, engaging each other in the healing process from the pain they had experienced. The face-to-face interactions that they have in their work environment allow for meaningful conversations. El Salvador Craft significantly contributes to the development of the women’s personal dignity and affiliation with others on the local level.

However, the breadth of their connections is very limited. Their town of Guarjila is very small, and breaking their products into larger markets and making connections outside of their town is very challenging without the use of information technology. El Salvador Craft struggles to connect the women and their products to the world market.⁴⁸ The women have no concept of the quality of goods produced outside their town or of the vast market potential outside their region. Thus, their work only connects them to a small community of women and not to the global market.

Similarly, the DREAM program engages women in training together. The women gather in a room to learn and practice tailoring. They show each other their work, help and correct each other, and laugh at each other’s mistakes. DREAM gives them a chance to get out of the house and spend time with other women from the surrounding area.⁴⁹ The DREAM program has started to introduce the use of computers to the women through a

⁴⁷ Interview 4, interviewed by author, 26 February, 2015, Santa Clara, CA, voice recording.

⁴⁸ Interview 4, interviewed by author, 26 February, 2015, Santa Clara, CA, voice recording.

⁴⁹ Observational Notes, collected by author, June – August 2015, Kolkata, India.

series of basic instructions. However, their knowledge of computers is very limited, as they had never touched a keyboard before, do not speak English, and have no mastery over computer commands. Consequently, their abilities do not support the potential to utilize the Internet and reach communities outside of their own.

Rags2Riches also develops some sense of working together with a community of artisans. Even though the women work on each woven panel individually, the artisans work to accomplish a communal goal. The artisans also receive training about teamwork and conflict management.⁵⁰ The women only meet all together once a month, but they all share a skill and confidence and they learn to work as a team.

Similarly, the Banapads champions work individually, selling sanitary pads to their own customer base. However, they also live in community with each other: “they would share tips such as, ‘I went to my mosque and the Imam made an announcement, and I got a bunch of new customers.’”⁵¹ The women helped their friends around them with advice, telling each other new ways they found to successfully spread the word about their product. They also supported each other in any way they could: “I have good friends that are champions. Whenever one of us runs out of inventory and we need to make a sale, we will borrow from each other and pay them back once we received more inventory.”⁵² When one runs out of supplies, she has a community to assist her. In addition to living alongside each other, the Banapads champions interact with customers. They answer customers’ questions, address complaints, and socialize with women in the area. Daily, they walk around to check to see if different customers need more sanitary pads, or to just

⁵⁰ Interview 1, interview by author, 11 February, 2015, Santa Clara, CA, voice recording.

⁵¹ Interview 2, interview with author, 11 February, 2015, Santa Clara, CA, voice recording.

⁵² Interview Notes, collected by Interviewee 2, June – August 2015, Uganda/Tanzania.

talk to the women in their community. The Banapads champions connect with other women, but only those within walking distance or surrounding villages a short car-ride away. The women are able to work in community with others, but their scope of reach is limited.

iMerit provides a similar environment, but on a broader scale with information technology. Working at computers side-by-side in two main rooms, the iMerit women at Metiabruz have a space to work together. They come to work in groups, laugh together, answer each other's questions when they need help, on occasion celebrate holidays like Eid together, and generally spend time with other young women their own age. Much of the work itself is individual between one woman and a computer screen and is very repetitive. However, the nature of the data processing work connects the women with clients internationally. Even though the women may not personally interact with clients, they are made aware of the greater market and work with companies across the world. Through iMerit, "they're engaging with the international economy and are being exposed to companies like eBay and Uber and Google."⁵³

Living For Others

Through artisan organizations like El Salvador Craft, the women's capability to live for others is generally limited. Living for others requires the ability to consider the needs of someone outside yourself to have the means to fill them, and thus to work for their benefit. The artisans at El Salvador Craft work for their family. As the women work, they help put food on the table for their children. Of the five groups of women studied, the women of El Salvador live the poorest lifestyle. For them, the main purpose of their job is

⁵³ Interview 3, interviewed by author, 12 February, 2015, Santa Clara, CA, voice recording.

to fulfill the basic needs of their family. Because El Salvador Craft lacks access to machine technology for greater production and to information technology for marketing and distribution, their products are more expensive and are lower quality, not perfectly crafted because they are handmade. Because of these limitations, the women struggle to provide for themselves and for their families.

Rags2Riches allows the artisan women to help provide for their families.

Employment with Rags2Riches enables women to feel confident in the home they are building. Even though the women of Rags2Riches also hand-make their products, the full-time staff of the organization have developed partnerships with several stable marketing channels and are able to successfully market the products globally. The women of Rags2Riches are excited to pay for education for their children through high school, and some of them even through college, and to provide an overall better life for their families.⁵⁴

Similarly, DREAM and iMerit provide women with an opportunity to contribute financially to their families. When the women of one of the DREAM training centers were asked why they wanted to participate in the class, one of the answers given was that they hoped to help support their families. However, in order to make them successful, the DREAM team staff, with access to information technology, is working to develop some markets in which the women can sell their products.

At iMerit, one 25-year-old woman reported she provides for her mother and herself through her employment, and another 24-year-old recounted that she helps pay for college

⁵⁴ Interview 1, interview by author, 11 February, 2015, Santa Clara, CA, voice recording.

tuition for her younger sister.⁵⁵ Their computer work with business process outsourcing through iMerit has provided them with a stable income to contribute to their families.

The women of Banapads, in contrast, are focused not just on the benefit to their family, but also for the other women of their community. The pads allow girls and young women to stay in school, and Banapads' champions recognize and are passionate about this community benefit. One woman reported:

One question I always ask is: if a schoolgirl wants pads but does not have money, what do you do? In every situation like this, I squeeze my own profits and give the girl a free pack and then discuss the issue with her parents. If the parents don't end up paying me back, at least I helped that girl, which is part of my mission.⁵⁶

The women sacrifice their own profits for the benefit of other women in need. Working with Banapads provides the women with an opportunity to choose this selfless act. The women believe in the immense importance of their product. The banana fiber sanitary pads improve the health and abilities of the girls in their community. Girls with access to the pads have improved their grades and school performance. Thus, the women do not work solely for the income or for their immediate family, but also for the benefit of the community.

The same woman who would sacrifice her income so a girl in need could receive pads also reported investing her money into a women's saving group. The women pool their savings to help each other, and they also give loans with interest to help other women and provide more money for the saving group. Hence, their communal thinking extends beyond their work into the ways they manage their money and live their lives. They understand the immediate needs of their local community, and they work to fill them.

⁵⁵ Interview Notes, collected by Interviewee 3, June – August 2015, Kolkata, India.

⁵⁶ Interview Notes, collected by Interviewee 2, June – August 2015, Uganda/Tanzania.

DISCUSSION

The five organizations each helped enhance personal dignity by acknowledging the women as valuable members of society and expecting all members of the enterprise to treat the women with respect. Several of the enterprises specifically focused on the language their employees use when talking about the women, using complimentary vocabulary instead of demeaning terms. The enterprises also recognized women as deserving employment and a living wage. When women receive respect and opportunities from an enterprise, these actions affirm women's worth and dignity.

Additionally, the enterprises have provided the women with a range of skills in which to take pride and ownership. The enterprises have expanded the women's skillset through vocational skills training. However, IT training and sales training equipped women with skills that are more easily transferable to different industries. Access to a range of job opportunities allows women to have ownership of their own career path and think outside of their current situation. This control of their environment enhances women's personal fulfillment and dignity.

The five organizations also provided the women with an opportunity to form community with each other. Community takes different forms. The women in the handicraft industry interact mainly with each other, working together and alongside one another on their artisan products. While these women created deep, intimate connections with each other, their connections do not extend beyond their immediate community. The women working in sales formed relationships both with each other and with their customers. Some women formed community with customers in surrounding villages, while those with access to IT interacted with global customers. While the work itself was

completed on an individual basis, through the isolation of a computer, it also connected women with global markets, knowledge, and opportunities. Thus, the enterprises enhanced different manifestations of community with others, some creating personal relationships and some informing and connecting the women as global citizens.

The enterprises also strove to make it possible for the women to work for others. The women in the handicraft industry worked to help support their families. Similarly, the women at iMerit worked for their families to provide them with education and a higher standard of living. In each enterprise, the women helped provide for the basic needs of their household and supplement any other income in their family. El Salvador Craft was not as established and does not have the funding and resources that the other enterprises have. Therefore, the women's income is inconsistent, and they cannot always provide for their families. The women in the more stable enterprises receive a steady wage and consistently contribute to the wellbeing of their kin.

Through Banapads, though, the women worked not just for the wellbeing of their families, but also for the wellbeing of the greater community. Their product contributed to the health and educational opportunities of other local girls and women. These communal benefits drove the women to make personal sacrifices or passionately pursue their work for the betterment of others. The social mission of the organization and the wages the women earn enhanced the living for others dimension of the affiliation capability.

CONCLUSION

This study has shown the value of examining pro-woman social enterprises for the three main dimensions of affiliation. The findings demonstrated the usefulness of this elaborated model of affiliation compared to the two distinct dimensions that Martha

Nussbaum outlined. While Nussbaum's two-pronged description of affiliation defined affiliation as personal dignity and interactions with the greater community, this division does not fully capture the dynamics of affiliation. The data revealed that living in community with others and living in community for others took on two separate forms that were prominently revealed through the women's work with the five enterprises studied. The study also successfully applied Martha Nussbaum's capabilities approach as an indicator of development facilitated by an enterprise. Thus, this study illustrated how Nussbaum's capabilities framework can better inform our understanding of pro-women focused economic development programs.

APPENDIX

Interview Schedule for Qualitative Interviews for Honors Thesis Paper Santa Clara University

Research Question: In what capacity does the use of information technology in women's entrepreneurship drive or hinder the affiliation capability?⁵⁷

Interview Date and Time: _____

Respondent ID#: _ (1 or 2 or 3)

Ms. _____,

I am currently working on my undergraduate honors thesis at Santa Clara University. For my thesis, I am writing about the use of IT in women's entrepreneurship. I was wondering if I could take 20 minutes of your time for an interview?

I am requesting this interview because of your experience working with female entrepreneurs this past summer. I would like to talk to you about what you know/think about the effects of the use of IT on women's personal dignity as well as their affiliation with others.

May I have your consent to interview you? (YES answer necessary to proceed with the interview)
_ YES

May I record the interview?

1. What organization did you work with? How large is it? What is its main function?

Follow-up questions: How many people? How many assets? How many locations?

2. What do the women do?

Follow-up questions: How do they spend the majority of their day? Do they work in groups or individually? What materials/machinery do they use?

3. Describe your interactions with the women.

⁵⁷ This study originally set out to examine the impact of information technology on the affiliation capability. However, the findings revealed no clear pattern of impact of information technology (IT) on affiliation. The results regarding IT were not definitive enough to draw conclusions, but answers from the questions in the interview schedule were still utilized in the study.

Follow-up questions: How often were you in contact with them? Would you say you have a good sense of what their work was like? What were the interactions generally like?

4. In what ways did the organization impact the women's lives? What were some benefits?

Follow-up questions: Personal benefits? Financial benefits? Social benefits?

5. What do you know about the women's lives before they worked with the organization?

Follow-up questions: did their lives change? Do they live differently now? Why did they generally choose to get involved with the organization?

6. Can you tell me about any ways the organization provided opportunities for social interaction or care for a group?

Do you have any examples?

7. Can you tell me about any ways the organization enhanced the women's sense of self-respect?

Do you have any examples?

8. In your experience, did the women use Information Technology (computers, mobile phones)?

Follow-up questions: How often? In what context? For what purpose? Can you describe the (computers, phones) and their general uses in the organization?

9. If yes, describe the training the women received regarding IT.

Follow-up questions: How long is it? Who teaches it? How do they receive further training and support later on?

10. What are some general skill sets of the women? English? Technical?

11. What role did IT play in impacting the women personally?

12. Do the women work on an individual or communal basis? What is the group dynamic like?

13. In your opinion, what are some challenges the women in your organization face using IT? What are some benefits?

14. Based on your experiences, what might be some new opportunities for uses of technology?
Do these ideas align with the desires of the organization?

15. Is there anything else about your experience working with women and IT that I should
know more about? Could you speak more about that and give me some examples?

Thank you very much for your time. If you wish to see a copy of my final paper, I would be glad to share it with you at the end of the spring quarter. If you have any further questions or comments for me, I can be contacted at mgonnerman@scu.edu. Or if you wish to speak to my faculty advisor, Keith Warner, he can be reached at kwarn@scu.edu.

REFERENCES

- Alvord, S.H., Brown, L.D., & Letts, C.W. "Social entrepreneurship and social transformation," *Journal of Applied Behavioral Science*, (2004), 40:3, 4 as cited in Kickul, Jill and Lyons, Thomas S. *Understanding Social Entrepreneurship: The Relentless Pursuit of Mission in an Ever Changing World* (New York and London: Routledge Taylor & Francis Group, 2012), 17.
- Aron, Ravi, Subhajyoti Bandyopadhyay, Siddharth Jayanty, and Praveen Pathak. "Monitoring Process Quality in Off-shore Outsourcing: A Model and findings from Multi-country Survey." *Journal of Operations Management* 26 (2008): 303-21. Elsevier. Web. 15 May 2014.
- Baca Zinn, Maxine. *Field Research in Minority Communities: Ethical, Methodological and Political Observations by an Insider*. University of California Press, 1979. 27:2.
- Can Economic Empowerment Reduce Vulnerability of Young Women to HIV? Emerging Insights*. International Center for Research on Women, 2010.
- DREAM Program Description*. <http://globalsocialbenefit.institute/education.html#portfolio>
- "Frequently Asked Questions - Human Development Index (HDI)." *United Nations Development Programme*. Available from <http://hdr.undp.org/en/faq-page/human-development-index-hdi#t292n37>.
- Gender Equality/Education of Girls and Women*, Inter-Agency Network for Education in Emergencies.
- Global Trends 2030: Alternative Worlds – a publication of the National Intelligence Council*, 2012.
- "Human Development Index (HDI)." *United Nations Development Programme*. Available from <http://hdr.undp.org/en/content/human-development-index-hdi>.
- Hume, Mo. "It's as if you don't know, because you don't do anything about it: gender and violence in El Salvador." *Environment & Urbanization* 16:2, 2004.
- Interview 1. Interview by author, 11 February, 2015, Santa Clara, CA. Voice recording.
- Interview 2. Interview by author, 11 February, 2015, Santa Clara, CA. Voice recording.
- Interview 3. Interviewed by author, 12 February, 2015, Santa Clara, CA. Voice recording.
- Interview 4. Interview by author, 26 February, 2015, Santa Clara, CA. Voice recording.

Interview Notes. Collected by Interviewee 2, June – August 2015, Uganda/Tanzania.

Interview Notes. Collected by Interviewee 3, June – August 2015, Kolkata, India.

Malhotra, Anju; Schulte, Jennifer; Patel, Payal ; Petesch, Pattie. *Innovation for Women's Empowerment and Gender Equality*, International Center for Research on Women, 2009.

"Martha Nussbaum on the Capabilities Approach to Human Development." *Harvard Press*. May 2011. Database online.
http://harvardpress.typepad.com/hup_publicity/2011/05/martha-nussbaum-creating-capabilities-human-development.html

"Martha Nussbaum." *University of Chicago Law School*. Faculty database on-line.

The Miller Center for Social Entrepreneurship. Online <http://www.scu-social-entrepreneurship.org/>.

Nussbaum, Martha C. *Creating Capabilities: The Human Development Approach*. Cambridge, MA: The Belknap Press of Harvard University Press, 2011.

Nussbaum, Martha C. "Women's Capabilities and Social Justice." *Journal of Human Development* 1:2, 2000.

Observational Notes. Collected by author, June – August 2015, Kolkata, India.

Ratsifandrihamanana, Lila Hanitra. *Cooperatives and the Role of Information and Communication Technologies (ICTs)*. Presentation at United Nations Headquarters, New York, 2012.

Sen, Amartya. *Choice, Welfare, and Measurement*. Oxford: Clarendon Press 1982.

Sen, Amartya. *Commodities and Capabilities*. Amsterdam: North-Holland, 1985.

Sen, Amartya. *Development as Freedom*. New York: Knopf, 1999