The SEWA Story
About SEWA
Who is the Self-Employed Woman?

Over 90% of workers and producers in India are in the informal economy with no regular salaried employment, no protection from hazardous working conditions, no social security or social safety nets, and are at the risk to fluctuations within the economy. The informal economy permeates throughout the daily life of India: informal workers are employed in construction, agriculture, vending, domestic work, and home-based production of goods, such as garments. Informal workers are connected to both local and global economies.

Women who work in the informal sector are self-employed since majority of their work is conducted without formal employment. Women in the informal sector face even more risk than men due to lower wages, harder work, and familial and societal responsibilities.

Over 2 million self-employed women across the multiple industries have coalesced to form the Self-Employed Women’s Association (SEWA) to dismantle the economic and societal barriers that have placed women on the periphery of society. By coming together, they have transformed not only their own lives but the lives of millions more by inducing policy changes, not only at the grass roots but also at State and National levels.

SEWA is organized as a trade union of informal workers that organizes women who work as:

- Home-based workers (embroidery artisans, bidi makers and others)
- Manual labourers and service providers (construction workers, small and marginal farmers, waste recyclers and others)
- Small Producers (like small farming and livestock producers)
- Street Vendors

SEWA’s Goals
SEWA organises its members to work, and familial and societal achieve two goals: full-employment and self-reliance.

- Full-Employment is defined as work across security, income security, food security and social security including healthcare, insurance, pension, and shelter with water and sanitation.
- Self-Reliance equips women to be economically autonomous and more empowered to make their own decisions.

Eleven Points of SEWA

SEWA development activities aim to achieve 11 points

- Employment
- Housing
- Nutritious Food
- Heathcare
- Assets
- Organised Strength
- Leadership
- Self-reliance
- Education
- Childcare
SEWA Bharat: The Rise of the National SEWA Movement

Although each SEWA was independent, they all looked to the original SEWA in Gujarat to help them grow and deepen. They continued to meet and visit each other, and soon began to feel that there should be a common forum to coordinate the expanded SEWA movement. It was decided that a federation of SEWAs would be formed. In 1984, SEWA Bharat was registered as an All India Federation of SEWA organizations. Every registered SEWA all over India became a member. SEWA Bharat’s objectives included expansion of the SEWA movement across India and building a national identity. The SEWAs in different states faced several struggles while undertaking their journey. Disturbed conditions and violence in some states forced a decrease in activities or closure of the SEWA work. In Kashmir, SEWA had to close down after warnings from extremists. In Munger, a child of one of the SEWA organisers was kidnapped, while in Bhagalpur, it became more and more dangerous for organisers to go to rural areas. During this period, SEWA Bharat continued as a sisterhood where the leaders of the different SEWAs met and gained strength from each other. At the same time, SEWA Bharat organized national events such as exhibitions to display and market the products of its members; an office was opened with help of Devaki Jain in the premises of the research organization Institute of Social Studies Trust and “Mahila Haat” set up for marketing.

SEWA Bharat's Core Values

1. Women always at the centre of the work
2. Poor women as leaders of their own programmes
3. Programme centered around work
4. Commitment to non-violence
Growth and Redefining of SEWA Bharat: 1998 onward

After the initial 15 years of SEWA Bharat, the organisation redefined its role in the SEWA Bharat and SEWA movement. SEWA had grown in states outside Gujarat and there was a need to strengthen these SEWAs to help them grow. Meanwhile, with the advent of liberalization, the economy had changed considerably, and there were new challenges to be faced by poor women and their organizations. SEWA Bharat needed to understand these and respond accordingly. The first question to be asked was: Is there a need for an active national level organization? The answer from all SEWAs was a resounding “Yes”.

First, SEWA still needed to expose issues facing women in the informal sector to the National level. Second, a number of SEWAs needed support so they could grow, and they required a national organization to play a supportive role. Third, national programmes were emerging within SEWA, mainly from SEWA Gujarat. SEWA in Gujarat began expanding programs around the themes of microfinance, under SEWA Bank, a founding member of Friends of Women’s World Banking (FWWB) and Indian School for Microfinance; insurance, under Vimo SEWA; and strengthening of businesses, through marketing and access to consumers through SEWA Trade Facilitation Centre (TFC). Finally, and perhaps most importantly, the women members in each State needed to come together, learn from each other and develop a sense of community and solidarity among themselves.

To strengthen and reinforce the SEWA movement, SEWA Bharat’s became threefold: to build a national identity for women in the informal sector, strengthen and invest the organizational capacity of existing SEWA branches, and to identify and develop potential for new SEWA branches. SEWA Bharat needed to create a new national identity for its members. In order to revitalise itself, SEWA Bharat focused on the “heart” of each SEWA branch—its member leaders. Each SEWA had a group of leaders who were both active members of the organization and self-employed women themselves. Depending on the structure of the particular SEWA, some of these leaders had been formally elected, while others were informally designated. These leaders went on visits to each active SEWA to gain exposure to understand SEWA’s activities and create conversation around issues facing women in the informal sector across the country. Members went through formal trainings where they learned and discussed the basic SEWA ideology to create a national identity and a singular approach.

Concurrently, SEWA Bharat opened a new office in Delhi in 2000 to centralize and bring the concerns of the informal sector to a national level. From Delhi, SEWA supported the growth of SEWA membership across new states and districts. Through community focused leadership development programmes, national focused programs, and coordination with public, private, and social partners, SEWA Bharat began investing in local leadership and local SEWA organizations.
SEWA Bharat

SEWA is a confluence of three movements – Labour, Cooperative and Women’s Movement. SEWA Bharat’s programme aims to capture the strengths and to address the challenges of geographical expansion of the SEWA movement. Thus, SEWA Bharat aligns with the different stages of “life” of the different SEWA member organizations.

SEWA’s experience in Gujarat encouraged workers in other states as well. Thus, SEWA organizations were established for informal women workers in other parts of the country. Together these sister SEWAs form SEWA Bharat, a Federation, with the mission of highlighting the issues of women working in the informal sector, and to strengthen the capacity of the different organizations that serve them. SEWA Bharat is an All India’s Federation of Membership-based organization for women working in the informal sector.

The main roles of SEWA Bharat are:

1. Building a National Identity

SEWA Bharat is the first national level SEWA organization. SEWA Bharat’s primary goal remains to build a national identity of the SEWA movement both externally and internally through a family of SEWA organizations comprised of a common ideology, programming and value set. This is the most important and effective link across all SEWAs.

When Elaben and others decided to develop new SEWAs in different states, with local leadership there was concern about highlighting the issues of invisible informal sector workers at the national and international level. As a result of it, they decided to entrust this role to SEWA Bharat.

Being the national level federation with a physical presence in the India’s capital city, has played a very important role in coordinating some of the national level advocacy efforts. SEWA Bharat played an important role in mobilizing and coordinating members and partner organizations along with the SEWA Central Trade Union.

As a national federation, SEWA Bharat regularly organizes discussions on topics of national importance or issues, which affects poor women workers the most ranging from universal health coverage to land and forest rights. Additionally, SEWA’s magazine, “Anasuya” in Hindi has also been supported by the federation, which covers stories from all over the country and highlights the issues of women workers. It has a widespread network of individual and institutional readership across the country.
2. Facilitating linkages for and between SEWAs:

As the national face of SEWA, SEWA Bharat plays a crucial role in developing linkages internally between SEWAs and with external stakeholders for new services, government programs, and expertise. SEWA Bharat also identifies growth opportunities for all SEWAs. SEWA Bharat facilitates member organizations to come together and learn from each other. It does not only help them in learning from each other but also is a mechanism that increases efficiency and impact as sister organizations have a large network of experience. SEWA Bharat functions as a common thread to connect the sister organizations so that each member organizations benefits from this big pool of resources. SEWA Bharat facilitates meetings and capacity building trainings of grassroots leaders. These meetings are an opportunity for such leaders to learn how to deal with issues at the local level while also meeting leaders from different parts for collaboration and learning. Such interactions are an empowering and unique chance for these leaders to understand their strength and potential and cultivate ownership in leading change.

3. Starting and Developing New SEWAs:

SEWA Bharat identifies, quantifies, and measures potential areas of intervention that impair women from achieving full economic, social, and societal participation. SEWA Bharat, working with local teams and leaders then develops a targeted approach to tackling these issues through livelihood, health, microfinance, advocacy, and youth development programs. Typically, after approval from the SEWA Bharat Executive Committee, new chapters continue under the direct supervision of SEWA Bharat. SEWA Bharat invests in the leadership and sustainability of local teams until the organization can function independently. To date, new SEWAs are currently being developed in Rajasthan, Delhi, West Bengal, Uttarakhand, and most recently, in Jharkhand.

4. Strengthening SEWA Bharat members:

SEWA Bharat has continuously strengthened the activities of existing SEWAs by providing resources, linking with a diverse mix of organizations from multinationals, local governments, international development organizations and NGOs, and helping to strengthen the roles of the grassroots leaders. Collaborating across many different issues, functions, and needs; SEWA Bharat acts as a resource across the SEWA movement.
5. Developing Innovative Models for Replication across SEWA:

SEWA Bharat involves stakeholders in the public, social, and private sectors to catalyse sustainable change across the economic, social, health, and societal conditions of women in India. SEWA Bharat works, learns, and grows at a community level. SEWA Bharat operates programs across 5 themes: microfinance, community advocacy, health, youth and skill development, and livelihood opportunities. The programs complementary and collaboratively work together to remove the barriers in the home, workplace, and society that women face. SEWA Bharat’s approach to develop programs at the community level and national level create unique solutions at the systemic and extrinsic levels. SEWA Bharat has had experience in organizing women by trade, community, state, and national levels to bring issues of informal workers to the public forefront. SEWA Bharat also complements the massive, grassroots led advocacy by integrating vanguard technology solutions. Recent projects include mobile banking in rural Uttarakhand and urban Delhi, the development of proprietary software for union and livelihood projects, and an online career counselling platform for young women and girls. SEWA scales these solutions across the different branches and adapts to the local community needs.

6. Governance from Grassroot Leadership

Following the need-based integrated approach, SEWA Bharat member organizations develop several committees at village/panchayat, city/district and state level so that women from different trades and areas are represented on such committees to bring the voices of their fellow members forth. The key structures and functional units that are the platforms of grassroots representation and decision making include: Trade Committees, Mohalla (area) and Village committees, District Coordination Committee, State Coordination committee, and SEWA Shakti Kendras (SEWA empowerment centers). The inputs of SEWA members who are part of these structures and units are an important aspect for SEWA Bharat’s design of programs and projects. A mechanism of sharing inputs from these platforms, not only enriches the designing process of the programs, but also provides constant feedback to improve the programs. Additionally, the SEWA Bharat annual general meeting brings grassroots leaders from each member-organization to one platform where they share their views and express their concerns. The grassroots representation from the village to district to the state and lastly to the national level makes the SEWA Bharat governance a unique, member-led, fully democratic structure.
SEWA Bharat's Structure

A membership-based organisation
As SEWA Bharat has expanded the organization has learned and adapted to changing external forces and the introduction of new issues brought through new states and industries that are reached. SEWA Bharat identifies potential interventions by conducting baseline surveys in and developing solutions tailored to fit the community specific environment. Currently, SEWA Bharat has 13 registered member-states which are independent entities registered as Trusts, Societies or Unions. It currently comprises of five all women labour unions, four trusts, and four societies.

Name of Member Organizations:

1. SEWA (Gujarat), Registered under Trade Union Act
2. SEWA Madhya Pradesh, Registered under Trade Union Act
3. SEWA Bihar, Registered under Trade Union Act
4. SEWA Delhi Union, Registered under Trade Union Act
5. SEWA Kerala Union, Registered under Trade Union Act
6. SEWA Munger, Registered under Society Act
7. SEWA Bhagalpur, Registered under Society Act
8. SEWA Chattarpur, Registered under Society Act
9. SEWA Kerala, Registered under Society Act
10. Anasuya Trust, Registered under Trust Act
11. SEWA Delhi Trust, Registered under Trust Act
12. Gujarat Mahila Housing Trust, Registered under Trust Act
13. Lucknow Mahila SEWA Trust, Registered under Trust Act

SEWA Bharat, with the support of the registered members, also supports upcoming SEWAs across India such as:

1. SEWA in West Bengal
2. SEWA in Odisha
3. SEWA in Jharkhand
4. SEWA in Nagaland

SEWA Bharat Working Committee

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<tr>
<th>Name</th>
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<tr>
<td>Smt. Renana Jhabvala</td>
<td>SEWA (Gujarat)</td>
<td>President</td>
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<td>Smt. Uttara</td>
<td>SEWA Delhi Trust</td>
<td>Vice-President</td>
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<td>Smt Madhuri</td>
<td>SEWA Bhagalpur</td>
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<td>Smt. Nalini Nayak</td>
<td>SEWA Kerala</td>
<td>General Secretary</td>
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<td>Smt. Shikha Joshi</td>
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SEWA Bharat's Holistic Approach
SEWA’s currently works under the six integrated themes to address the lifecycle needs of SEWA members to secure their well-being and help them progress steadily. SEWA Bharat realizes that while economic growth tends to be the foremost goal of the members, a steady behavioral change in the community can only be achieved by working with the members on all parameters of their occupation and life from health to education to social security.

Across the country SEWA organizations are united in building the strength of their women members through a focus on these thematic areas: organizing and advocacy, capacity building, livelihood promotion and protection, social security and health, community-led microfinance, and skills development.

Each of these thematic areas rests on ensuring women are provided dignity and respect in the workplace as well as pushing societal boundaries towards gender equality in all spheres of life.
Organising and Advocacy

Due to social constraints and job insecurities, women workers are often hesitant to be part of a group where they must voice their opinions against unfair practices such as low wages and exploitative middlemen; terrible living conditions of no water, toilets or electricity; and fear of sexual violence on them and their daughters. SEWA Bharat provides a community-based platform through which such issues are identified and discussed while simultaneously empowering women with the confidence to know their rights and cultivate their independence to find solutions to these concerns. Through the strength of SEWA Bharat's organizing efforts, women can boldly face the forces that have previously contributed to their impoverishment.

Through our organizing efforts, SEWA is also able to address members' other issues in a much more concentrated manner and provides them with targeted services. SEWA organizing and advocacy efforts focus on both trade and community approach, improving the institutions and personal and work lives of informal sector women. SEWA's organizing and advocacy efforts are rooted in four main, complementary approaches: aagewans, saathis, capacity building, and SSKs.

1. Organizing women in the informal responsible for distributing loans and sector is at the heart of SEWA and all completing transactions for their services. The primary conduit which respective Credit Cooperatives. SEWA operates is through local leaders, called aagewans. Aagewans are identified by their communities and are responsible for the dissemination of information and communication between communities and SEWA institutions. Aagewans mobilize, organize, and lead change within their communities. Across SEWA Bharat's members, there are over 800 aagewans.

2. Saathis work throughout SEWA institutions and are responsible for the delivery of services. Saathis unlike aagewans, are also commission-based employees of SEWA. Saathis play a critical role in last mile delivery for interventions, such as financial inclusion. For example, in Delhi and Bihar, saathis are responsible for distributing loans and completing transactions for their respective Credit Cooperatives.
3. SEWA strengthens women’s individual and collective capacities through training, workshops, exposure visits to established SEWAs and other organizations and by attending conferences. SEWA Bharat in cooperation with sister organizations like the SWA Academy develops specialized modules for the training of SEWA saathis and aagewans. The SEWA saathis and aagewans, in turn, train members in the community. Training and capacity building exercises vary from SEWA ideology trainings to soft skill/personality development to project/community specific trainings. SEWA Bharat facilitates exposure field visits for women workers to promote sharing good practices and challenges within the organization as well as with other external agencies such as NGOs or government agencies.

4. SEWA runs community programs and interacts with members through physical space in each community center, SEWA Shakti Kendras. Members are provided with comprehensive assistance in accessing public entitlements and are also connected to various SEWA programs being implemented in the region. The SSKs provide end-to-end solutions – from informing members of various schemes and respective requirements, to filling forms, assisting in submitting documentation and tracking progress of applications. The Centers are attuned to the needs of the community and channel SEWA’s skill-development and non-formal education (NFE) programs to communities. These centers also facilitate awareness sessions on health and legal along with counseling through experts. These centers are running across multiple communities in Bihar, Delhi, Rajasthan, West Bengal and, Uttarakhand.

Skill building, education and vocational training

The SEWA Bharat family’s skill building, educational and vocational programs have grown out of the confluence of both members’ demands for more opportunities for their children and the rising aspirations of educated girls. SEWA has led skilling and youth programs to strengthen the employment opportunities that women and girls have available. SEWA Bharat has directly supported the training of over 2500 young women and girls across 5 states in SEWA’s proprietary skill centers. In partnership with Quest Alliance, SEWA has mobilized 14,000 women through a Job Preparedness programme in Delhi, and successfully trained 900 women in Computer Literacy and Advanced Garment Making.
Through SEWA’s skill-building institutions, girls have access to affordable yet high quality training. In Delhi, almost 95% of girls successfully completed their training, 36% girls were successfully connected to job opportunities, and 11% girls joined volunteering, internship opportunities. Most girls, after their training with SEWA are currently earning higher incomes or are attending upper education institutions.

In an initiative in Bihar, SEWA travels to the heart of marginalized communities in to equip women with the skills they need to work and become financially self-reliant such as garment-making, design, nutrition, beauty and wellness courses. Its mobile model brings skill training to women who face cultural and other obstacles that prevent them from traveling to traditional skill training courses. SEWA in Bihar also caters to needs of young women's aspirations through its skill-building interventions like beauty training, garment-making training, life-skills training through which 600 women were successfully trained.

SEWA recognized the women in parts of Rajasthan that were skilled in indigenous crafts like lace work, embroidery work, tie and dye work and ran up-skilling training programmes to revive the craft and provide market-linkages in partnership with Freedom Fund organization. Due to high tuition fees in most educational institutions and cultural norms that typically limit girls’ ability to pursue education, quality education is far-fetched dream for the female children of many members. In this respect, the students of SEWAs skill centers are often at a double disadvantage as they experience numerous social barriers to education as well as financial barriers. The large difference in unemployment rates closely ties to issues of mobility and other social constraints.

SEWA’s programs provide young women and girls with the resources and space to grow as independent, well-rounded, confident leaders. By investing in the youth of the communities SEWA works in, long lasting and fundamental change can be led within and throughout the communities. Recognising the need that confidence building and skill training will help the next generation of members to have a more quality and market-oriented approach, SEWA Family Members run following programs to engage the youth of the community beyond skill training.

**SEWA Youth Resource Centre**
SEWA currently runs the SYRCs across Delhi, Bihar, West Bengal and Rajasthan. The SYRC model is a unique space for adolescent girls and young women to develop holistically and hone their skills and confidence to become an equal contributor towards economic and social development of their community. By providing an exclusively female vocational training platform, SEWA Bharat has dealt with both the triumphs and tribulations that encompass empowering women through skill training.

**SEWA Youth Clubs**
The Youth Club concept is a unique sustainable community-based engagement model in which girls become their own support structure for fighting social stigmas that hold them back from achieving their career goals. Meeting once a week, a group of 25-30 girls, with the assistance of a facilitator come together to form a cohort of girls who learn, discuss, and grow together. The facilitator in this plays a pivotal role in building trust and leading the discussions on necessary and often taboo topics including early marriage, gender violence, and sexuality.
Livelihood Protection and Promotion

**Social Enterprises within the SEWA Ecosystem**

SEWA has been consistently working towards organizing women in the informal economy into various types of social enterprises, as part of its twin approach of struggle and development. The first such enterprise was the SEWA Bank followed by various types of producer cooperatives and service cooperatives. Self-help groups (SHGs) and SHG federations were formed during the 1980s and 1990s, and more recently SEWA has helped register different types of companies under the Companies Act. These social enterprises are all part of the larger SEWA movement which aims to bring about economic empowerment of women through a dual strategy of mobilizing for rights and forming social enterprises. SEWA Bharat, in collaboration with the Bill and Melinda Gates Foundation, is now taking the step to systematically design a targeted intervention across a mix of social enterprises, set up an ecosystem for the enterprises to thrive and study the impact, over a period of five years.

**Definition of Enterprise:**

There exist over 144 social enterprises within the SEWA family. SEWA defines social enterprises as:

“A for-profit entity that empowers women at the base of the pyramid by leveraging market forces and existing assets, thereby increasing earned income. The entity could take any legal forms, where the women beneficiaries are both owners, beneficiary and decision makers, such as a cooperative, Producer Company, or a private limited company. Although it must make profits, its main purpose is not profit maximization but the attainment of social impact, which is economic empowerment.

Within the SEWA ecosystem, the social enterprises work in sync with unionization and have been an outcome of mobilization. Thus, the integrated approach of development and struggle is translated into practice through social enterprises and unionization, to meet the goals of self-reliance and full-employment.

1. Of 144, 122 are registered as Cooperatives, 12 are registered as Associations, 4 are registered as Private Limited Companies and 3 are registered as Producer Companies.
2. In terms of geographical spread, 122 out of 144 social enterprises are situated in the state of Gujarat.
   - Since 1983, social enterprises were born in states outside of Gujarat. Currently, 20 social enterprises are spread across 9 states with the following distribution: Assam (1), Bihar (5), Delhi (2), Kashmir (1), Kerala (1), Madhya Pradesh (6), Nagaland (1), Sikkim (1), Uttarakhand (1).
   - 3 of 144 social enterprises are National entities.

3. Membership of women in the social enterprises vary from less than 100 members to more than a lakh.
Sector-wise distribution of social enterprises of SEWA members:

1. Out of 144, 17 social enterprises in the Agriculture sector work on harvest and post-harvest activities in (i) Major and minor crops (ii) condiments and spices (iii) vegetables and (iv) fruits.

2. 66 social enterprises in the Dairy industry work on (i) Production, processing, and sale of milk and milk products (ii) Breeding and rearing of animals.

3. The 2 social enterprises in the Energy sector work on production and/or distribution of off grid/decentralized energy solutions in bio and solar power such as solar lanterns for street vendors and homes that are under-electrified, and micro bio-gas plants for power generation in a community.

4. The 13 social enterprises in the Financial Services sector work on micro-credit from savings services where women in the informal economy can get small loans to deal with illness or to sustain their business—like women who are street vendors take a loan to buy material to sell, and those who work as tailor take a loan to buy a sewing machine. They also provide bank-account services, and banking correspondent services, where women working as bank saathis are leading to an increase in savings among women.

5. The 5 social enterprises in the Social Security sector work on meeting the need for affordable medicines through (i) generic and non-generic drug retail, and manufacture and sale of Ayurvedic medicines and (ii) educating girls and women on issues of reproductive health and overall well-being. Through VIMO SEWA they also work on providing (iii) micro-insurance, and (iv) pension. Additionally, they provide high quality childcare to women from lower income communities.

6. The 14 social enterprises in the Services sector work in (i) Care service cooperatives including midwives, beauty and personal care, domestic work, household care, patient care, and geriatric care (ii) Services such as building/landscaping activities including waste recycling and construction. (iii) Information and communication services and (iv) Hospitality services through tourism cooperatives and catering cooperatives.

7. There are 6 social enterprises in the Multiple domain. It is categorized as ‘Multiple’ as it diversifies its portfolio by producing multiple goods and services, instead of deepening only in one. For example, Grassroots Trading Network for women works simultaneously on livelihood finance and energy initiatives. Sikkim Pragatishil Nari Cooperative Society Ltd works on weaving and food processing.

8. The 21 social enterprises in Production, work on (i) processes related to garment making (stitching, embroidery etc), (ii) weaving and (iii) craft-making (wall-hangings etc.). Most of the work is home-based-work i.e. (a) either done by women as own-account workers or (b) as piece-rate workers.
Social Security and Health

Social, cultural and political constraints often inhibit women workers from addressing their health and social security concerns. This in turn can hinder their growth as citizens of a larger society.

Failure to access identity cards and benefits by the government disparages their status as workers. SEWA, as a body working with women in informal labour over the last 50 years, firmly advocates ensuring the development of women members by providing them and their families social security and access to affordable and quality health resources.

While the state and central level governments have launched a myriad of welfare and social security schemes to empower marginalized individuals and groups, there are several critical gaps in the effective delivery of these services to the intended beneficiaries. Low awareness of welfare programs, uncertainty regarding access procedures, required documentation, and weak grievance redressal systems are just some of the roadblocks that confound even the most well intended schemes.

These factors are compounded by the fact that the most vulnerable target groups are likely to be semi-literate or illiterate rendering the delivery mechanism intimidating and more often than not, incomprehensible. Further, access to such services tends to be time-consuming -a major problem for most beneficiaries who cannot afford to lose their wages even for a day. Thus, benefits are likely to remain unclaimed or are appropriated fraudulently by those better acquainted with government systems.
Community led-Microfinance

SEWA members from the informal sector are entrepreneurs and small producers in their own right. It has been witnessed that while women do most of the work, their financial knowledge is often not adequate enough to manage their money effectively in terms of savings and spending it as investment to expand their work. Often, they end up relying on moneylenders are exploited for their wages and loan interest. In order to protect and grow women's assets, SEWA's members pooled their resources and formed a bank. Since 1974, SEWA Bank has grown to over 1,11,000 accounts and has provided financial planning and saving services for women across Gujarat. SEWA Bharat supports several models and activities to promote financial inclusion of our individual women members. Under guidance and lessons from SEWA Bank, institutions through SEWA have provided over 29,000 women with financial services through the following activities.

Self-Help Groups

Women in the community form an SHG of 10-20 women from a similar occupation, residency, or economic condition. SEWA mobilizers introduce members to the concept of the SHG which includes internal savings, loans, and repayment. The mobilizers build the capacity of SHG leaders so that they are able to manage the SHG independently. The SHG will then open a single collectively-owned bank account in nationalized banks to access additional funding from banks through cash credit linkages.
Women and Technology

Technology can accelerate economic growth and expand access to social services. However in India, access to and knowledge of technological solutions is unequal across many permutations: urban vs. rural, women vs. men, elderly vs. young. To provide access to technological solutions, SEWA has woven digital and technological solutions into its holistic approach and thematic solutions. The technology driven solutions are operated and owned by the women in the communities.

Technology has rapidly transformed the paradigm of how women and communities across India access and use education institutions, leverage financial services, generate an income, and interact in social circles. SEWA Bharat and SEWA Family members have introduced vanguard approaches in bringing these resources to low income and underprivileged communities in India.

Renewable Energy

Access to energy is important for the lives and livelihood of communities across the globe. Reliable, accessible, and safe sources of energy are inefficient and under allocated. Energy plays a major role in the social and economic inclusion of women and un-deserved communities across India. Limited energy puts communities and women at several disadvantages. Economically, women and families are highly limited by inefficient sources of energy. For example, productivity hours are limited by daylight, economic inputs are limited by inefficient energy sources, and women particularly suffer from costs of finding, gathering, and tending fuel sources. Families with unrecognizable access to energy additionally face negative health and educational externalities.

SEWA institutions have been bridging the financial and access gaps that leave communities with little access to reliable and useful sources of energy.

Skills and Technology

Many young women and girls in underprivileged communities in India do not have access to sufficient education resources and institutions. Low rates of education for women and girls have economic and social effects that perpetuate poverty, discrimination, and limited options. In order to circumvent the economic and social barriers to education, SEWA Skill institutions provide 21st century skills through and with technological solutions in order to provide young women and girls with technical skills, mentorship, and soft-skills to define and find a career.

Agriculture and Technology

The majority of India's workforce is employed in agriculture on small landholdings. Due to high rates of migration in rural areas, the sector is becoming dominated by women. Despite their involvement in the sowing, harvesting, and processing of agricultural products, women are not recognized as contributors due to the landowning rights being in the male of the household's name. This limits women's ability to access and leverage welfare schemes and public benefits.
Research and Policy

SEWA is committed to bringing about long-lasting and systemic change for informal sector workers in India and across the globe. SEWA has contributed to several publications and research efforts that contribute to reshaping dialogue in academia, policy, and development of institutions across the globe.

Communication and Documentation

Anasuya SEWA has been using communication services as a means of bringing the reality, concerns and struggles of poor women into the mainstream of society. In addition, communication services are required by self-employed workers to facilitate sharing of experiences, enhance organizing and strengthen their movement. Through these services, women learn from each other's concerns, struggles and strategies. One such medium of communication is our fortnightly magazine "Anasuya". It communicates the experiences of workers and their organizations to the outside the world. To consolidate and strengthen "Anasuya's efforts to promote women's development, Shri Mahila Anasuya Trust was established in the year 1996. The Trust produces publications on issues concerned with women workers. It also promotes local and folk's media, booklets, posters and video films.
SEWA Bharat
Across India
Highlight 1
Bringing Economic and Gender Parity Globally

Gender equality and women’s empowerment are intrinsic to the achievement of 2030 Agenda for Sustainable Development. With a stand-alone sustainable development goal—SDG 5—“to achieve gender equality and the empowerment of all women and girls”, the 2030 Agenda recognizes the importance of women’s empowerment, including their economic empowerment, as a prerequisite for ending poverty.

To lead a discussion on closing gaps for women’s economic empowerment and in line with his leadership on and long-standing commitment to gender equality and women’s empowerment, Mr. Ban Ki-moon, during his tenure as UN Secretary-General, established the High-Level Panel (HLP) on Women’s Empowerment. The panel brought together leaders from different constituencies: governments, civil society, business and international organizations. The initiative was supported by UN-Women in collaboration with the United Kingdom Department for International Development (DFID). India was represented by Ms. Renana Jhabvala, President, Self Employed Women’s Association (SEWA) and Chair, Women in Informal Employment: Globalizing and Organizing (WIEGO). The panel submitted its final report to the UN Secretary General in 2017 that recognized informal economy, agriculture, formal sector employees and women owned enterprises as four key areas of work where women are primarily engaged. The report identified seven drivers for women’s economic empowerment and laid out concrete actions for accelerating progress towards women’s full and equal economic participation. Following the release of the HLP report, SEWA Bharat and UN Women organized a National consultation in India with civil society organizations, researchers, philanthropists and international organizations to prioritize action on the drivers for women’s economic empowerment in the context of India. As a follow up and to implement the recommendations of HLP in India focusing on women workers in the informal sector and agriculture, priority constituency for UN Women, a National Consultation was organized by UN Women. The consultation was chaired by the UN Women’s Executive Director Madam Phumzile Mlambo-Ngcuka.

The consultation “Taking Action Towards Transformative Change for Women in the Informal Sector in India” was attended by key stakeholders working for rights of women informal sector workers. The key recommendation at the consultation included formation of an Expert Working Group (EWG) to develop a National roadmap to contextualize and implement the recommendations of HLP in India within the ambit of the four identified drivers for women’s economic empowerment.

The Expert Working Group will be chaired by SEWA Bharat and co-chaired by UN Women with women’s rights experts as members. UN Women has provided a consultant to support SEWA Bharat in its work with EWG to develop the National roadmap to contextualize and implement the recommendations of HLP in India. Currently in collaboration with the consultant, SEWA Bharat is in the process of selecting the first driver for the EWG to focus on for a stipulated timeframe.
A key goal of SEWA for many years now has been to address how housing impacts women’s economic empowerment. Our experience has shown us that insecure land tenure, a lack of access to housing finance, and inadequate infrastructure function as barriers to assessing economic opportunities and sustainable livelihoods for informal sector women. Their home is not only their centre of life and physical security, but also a vital economic asset, the potential of which these women cannot fully benefit from owing to tenuous tenure security.

We were therefore delighted that our funding proposal to the Work and Opportunities for Women (WOW) Fund of the Department for International Development was accepted for a pilot project to generate evidence about “what works” for improving women’s urban land tenure awareness, security and access to infrastructure services and housing finance. We will be working across settlements with an established SEWA presence in both Delhi and Patna, to mobilize, educate and empower women, strengthening their ability to advocate for their land rights. Our targets for the project are to: raise awareness of their housing and land rights through community mobilization for 17,000 women; to improve infrastructure services for 5000 women; to upgrade land tenure security of 500 women and facilitate access to institutional housing finance for 200 women. Our learnings from this project will be shared with the wider development community, to promote targeting housing rights as a pathway to women’s empowerment.
The Skill Development and Livelihood Promotion for Green Jobs Pilot Project has been conceptualized to improve the inclusion of economically marginalized women and men in the renewable energy supply chain, specifically the growing solar energy sector. With a special focus on women’s development and employment generation, this Pilot project is implemented in village NP Kunta in Andhra Pradesh as a collaborative partnership between various organizations, namely: SEWA Bharat, Xynteo, Ayana, CDC Group and DFID. The project location NP Kunta village is 5 km away from the large upcoming solar park of 1500 MW capacity.

The project successfully mobilized 183 candidates, 50% of whom are women through grassroots-level activities and community mobilization efforts like engaging Panchayat leaders, leveraging ASHA networks to attend the Solar Skill Training Programme.

We have been able to make high-impact policy influences in the course of the project. Through negotiations with the Green Jobs Sector Skill Council, we were able to reduce minimum education qualifications barrier and age barrier under their guidelines to participate in technical skills training programmes.
A study on employment opportunities for women in the Indian Financial Services

The debate on low female labour force participation and the reasons for it are intensive and have sparked an entire research industry. However, a study SEWA Bharat commissioned as part of the World Bank's Skill India Mission Operation (SIMO) focuses on the possible solutions, one of which is identifying work opportunities available for women in India's financial sector. The study was conducted through a series of interviews with key stakeholders in the financial sector, representing the full spectrum of the Indian banking sector; and with a variety of female financial intermediaries including banking correspondents and bank saathis. Focus group discussions were also conducted with women to understand the barriers they face in entering the industry.

So, what did we find? First, our primary study confirmed the dismal numbers on women's employment in the financial sector. Our study highlighted the significant potential for women to be employed as financial intermediaries. Most of the field agents and employees of the financial institutions we interviewed were male. Perhaps the most dramatic example was that of microfinance institutions where we found that while all the clients were women, all the officers in the field were male. Second, SEWA's own studies suggest that women tend to save and borrow more when they are served by female financial intermediaries. Our study argues that the rapid expansion of the Indian financial sector provides the perfect opportunity for more women to be employed as intermediaries. Hiring women as financial intermediaries can serve the dual purpose of increasing women's usage of bank accounts on one hand, and their employment on the other.

The study found that the main barriers to women taking up jobs in banking are a lack of knowledge about opportunities in the financial sector, and a lack of confidence in their ability to carry out the job. A strong male culture in the workplace and reluctance among managers to hire women also acts as a barrier. These barriers call for more awareness campaigns in communities about the importance of employment for women. Equally, some supply side shifts are needed.
Highlight 5
Learning Hub at SEWA

SEWA will look to develop a learning hub, a new research and data vertical within SEWA. The purpose of this will be to collect, clean and make sense of existing data, build a new system to manage data, analyse and document existing work, and use the insights from the analysis to create improvements in the economic empowerment of women in the informal sector. The insights and learnings on successful business incubation of women's social enterprises through this intervention will be synthesized by the learning hub. The processes and guidelines will be documented to develop a replicable model that can be used by NRLM, other SHGs and social enterprises and other Government programs working to build poor women's capabilities and collective economic opportunities. The findings from the hub, including internal learning from data, and the research and impact evaluations will be used to develop and disseminate lessons for NRLM, NULM and other programs promoting women’s economic empowerment through collective enterprises.

A learning hub will be developed potentially in partnership with a research organization/partners, that will generate ‘what works’ lessons in terms of design and bundling of intervention elements, and what works to reduce/remove access barriers to financing, resources information, mentoring, and so on. This body will also identify and document the existing policy gaps. Evidence will be synthesized and packaged for advocacy and policy actions. The intervention will be extensively documented to include all aspects of the model – guidelines, processes, stakeholders, resources and outcome. The learnings will be widely disseminated and advocated for scale-up. We believe that institutional capacity building, relevant partnerships and necessary linkages facilitated by the project will resolve many of the bottlenecks that currently affect the social enterprises and help them to become sustainable and scalable thereby facilitating women's economic empowerment.

This will be supplemented by a methodology to develop research, evaluation, and documentation of our work in this area over the last few decades. One component of the hub will be internally oriented and will build systems to draw insights across the vast and different SEWA institutions; while a second component will be developed to commission rigorous evaluations of the “SEWA” approach to social enterprises. Together, these components of the hub will aim to answer some of the larger questions for women's collectives around the world today.
**Highlight 6**  
**Social Enterprises Highlight**

SEWA promotes women owned cooperative enterprises which enable women to collectively access resources and create economies of scale that reduce individual financial burden and risk. The cooperatives cultivate a sense of ownership and empower female members to wield greater leveraging power over exploitative employers or middlemen. SEWA's constellations of cooperatives are diverse in size as they are in industry. SEWA has small, concentrated efforts, such as SEWA Nirman, a small cooperative of construction workers in Gujarat, to larger institutions, more far reaching institutions, such as Vimo and SEWA Bank, which provide insurance and financial services across India respectively.

<table>
<thead>
<tr>
<th>Social Enterprise</th>
<th>Location</th>
<th>Sector</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ruaab</td>
<td>New Delhi</td>
<td><strong>Production</strong> - garments, home decor</td>
</tr>
<tr>
<td>Lok Swasthya Mandali</td>
<td>Ahmedabad</td>
<td><strong>Social Security</strong> - low cost pharmacies, ayurvedic health and wellness production</td>
</tr>
<tr>
<td>Mahila SEWA Urban Cooperative Thrift and Credit Society</td>
<td>New Delhi</td>
<td><strong>Financial</strong> - micro-finance, savings and loans</td>
</tr>
<tr>
<td>SEWA Bacchat Aur Sakh Swavablambi Sahkari Samiti Cooperative</td>
<td>Bihar</td>
<td><strong>Financial</strong> - micro-finance, savings and loans</td>
</tr>
<tr>
<td>Karna Bhoomi Krishak Farmer Producer Company</td>
<td>Bihar</td>
<td><strong>Agriculture</strong> - vermin composting, sustainable agriculture, seeds trading, nursery</td>
</tr>
<tr>
<td>Tapi District Megha Adivasi Mahila Agriculture Producer's Cooperative</td>
<td>Gujarat</td>
<td><strong>Agriculture</strong> - livelihood support, farmers producer groups, insurance, healthcare, savings and credit</td>
</tr>
<tr>
<td>Sarthak (Energy) Private Limited</td>
<td>Bihar</td>
<td><strong>Energy</strong> - sale and maintenance of solar lights and other household solar products</td>
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In 2015, the United Nations adopted ‘Inclusive and Sustainable Growth’ as a 2030 Sustainable Development Growth priority. Gender equality and women’s economic empowerment (WEE) are central to this vision, with the UN Development Programme stating that “ending all forms of discrimination against women and girls is not only a basic human right, but is also crucial to accelerating sustainable development.” When women participate and add to the economy, it improves standards for everyone. Recent research suggests that if woman are enabled to participate in the economy on par with men, India can increase its GDP by up to 60% by 2025. In line with this, the Government of India’s Ministry of Finance has formally recognized the importance of these goals, with the 2018 Annual Economic Survey of India carrying a dedicated gender chapter to highlight the centrality of gender equality as a policy priority.

However, when we measure progress over the years, it is sobering to observe that India’s ranking in the Global Gender Gap index has fallen from 87 in 2016 to 108 in 2017, largely due to declines in political empowerment and economic participation. Women’s Labour Force Participation rates have fallen especially far, creating additional cause for concern. Further, over 90% of women in India are employed in the informal sector where they have few rights or legal safeguards.

Much research is attempting to explain these disappointing statistics. In 2016, the United Nations’ General Secretary set up a High Level Panel on Women’s Economic Empowerment (UNHLP), with the objective of making action-oriented recommendations on how to improve economic outcomes for women, promoting women’s leadership in driving economic growth, and galvanizing political will power. The Self-Employed Women’s Association (SEWA) and the International Innovation Corps (IIC) at the University of Chicago were inspired to adapt the insights from the panel to the Indian context and use them as a starting point for the development of actions that can help empower Indian women.

To this end, SEWA and IIC jointly hosted a round table discussion in April 2018, to consider emerging findings and deliberate on the questions that follow. The discussion brought together civil society, philanthropists, researchers, and international organizations, to discuss key questions pertinent to women’s economic empowerment. Key insights and questions that emerged from the discussion are divided into four sections - the first two sections seek to introduce the problem and define the goals, while the third and fourth sections discuss the challenges and potential solutions. The underlying objective in putting together this report is to define the set of problems we need to collectively address, and to spur research and action to address the gaps in our current knowledge.
Highlight 8
A FINANCIAL INCLUSION INITIATIVE FOR RURAL WOMEN IN ODISHA WITH A
FOCUS ON DIGITAL MODES OF PAYMENTS

Digital Sakhi

The programme focuses on Sustainable Development Goal (SDG) 5 – Gender Equality wherein 100 women are identified from the community and trained extensively on Digital Financial Literacy, Leadership and Technology. These 100 women are called ‘Digital Sakhis’. They are each equipped with a mobile tablet with preloaded Digital Financial Literacy (DFL) modules to disseminate information on Digital Payments and other relevant government schemes including insurance. These women are supported and guided continuously over the course of the programme and from their feedback further interventions are improvised.

The ‘Digital Sakhi’ programme has yet another leg where 1000 women entrepreneurs practicing Goat Rearing, Poultry, Dairy and Tailoring are chosen and up-skilled in their respective trades to yield better produce. These women entrepreneurs are also meticulously trained on Enterprise development wherein they are taught to collaboratively develop market linkages and ascertain higher bargaining rights. Simultaneously, these 1000 women entrepreneurs are trained to perform their business transactions through Digital modes by the 100 Digital Sakhis.

An empowered woman like Digital Sakhi thus empowers other women and the larger community with the know-how on Digital modes of transactions. This enables them to access entitlements and Government social security schemes hassle-free. The key advantages of learning and adopting these modes would be: reduced dependency on the banks/ financial institutions which may be far flung in terms of geography, lesser dependency on middle-men to transact on their behalf, lesser dependency on male members of the family to operationalize their daily expenses and enhanced participation in the family’s financial decisions and planning.
SEWA Bharat Recent Expansion

**SEWA in Odisha**

Members: 5626  
Est. 2014  
Across 8 districts

SEWA in Odisha started as a collaboration of SEWA and National Alliance of Women in five districts of the state to address trafficking and migration of women in Odisha

- Successful organic farming and use of SRI method has increased productivity and income bringing down migration.
- Leaders becoming part of district level bodies like CWC and DLSA and part of the slum development committees
- Successful handling of cases of child labor as well as Child abuse
- Members in all districts have been included in all social welfare schemes of the state
- Demands for Domestic Workers submitted to labour minister.
- Election manifesto made and distributed to all parties as well as representatives.
- Part of campaign for repeal of labour codes along with other trade unions.

Creating a cadre of women trained on Basics of Financial Literacy

**SEWA in Nagaland**

Members: 2017  
Est. 2014  
Across 4 districts

- SEWA with the support of local organization North-East Network (NEN), has been campaigning and advocating with the local authorities and Government for their recognition as workers, and to support their lives and livelihoods
- Leadership Training for SEWA Leaders of Phek and Dimapur districts, supported by NEN. 11 SEWA leaders learning exposure to PRADAN, Odisha
- SEWA with NEN organized an awareness programme on “Rights & Entitlements of Unorganized Workers,” on International Labour
- Organised weaving product and design development training for SEWA members of Phek and Kohima districts.
- Organized Food Processing Training at Kohima for SEWA members (11 SEWA members trained)

**SEWA in Assam**

SEWA along with Kokila Vikas Ashram (Partner Organization in Assam) is working in Assam since 2009, having formed membership of 325 members in the year of 2018.

- 10 sisters at Kokila Vikas Ashram CLBRC have started a flour mill from which they grind Turmeric, Rice etc. into flour

**SEWA in Meghalaya**

SEWA along with NEICORD (Partner Organisation on Meghalaya) works in Meghalaya since 2009, having formed membership of 500 members in the year of 2018.