



SEWA

India

SEWA is a trade union of women who earn a living through their own labour or small businesses, as more than 94 per cent of women in India's labour force do. SEWA emerged in 1971 out of the women's arm of the Textile Labourers' Association. The organization's first hurdle was to convince decision makers that their members were workers, despite the lack of formal employment relationships. In 1972, SEWA won that battle and was registered as a trade union.

Today, SEWA has over 1.3 million members, and has become a national and international force in addressing poor working women's issues and helping them improve their lives and livelihoods. But SEWA is not just a trade union, it is a movement of several types of membership-based organizations, including cooperatives. It has a strategy of "struggle and development" – the union struggles for workers' rights while cooperatives and other collective organizations provide for economic opportunities and development.



SEWA has over 1.3 million members. Photo: J Luckham

The Value of Cooperatives

For SEWA, the empowerment of women is key and cooperatives play a role in this. Economic strength leads to a sense of autonomy, while shared knowledge between members improves individual skills. As well, membership in organizations such as cooperatives offers opportunities to sit on committees and take decisions.

Members gain new skills, and learn to deal confidently with traders, employers, government officials and bankers.

The autonomy and confidence that a woman has gained enable her to exercise her political rights in the village *panchayat*.



Federation: The Voice of Many

In 1992, the Gujarat State Women's SEWA Co-operative Federation Ltd. was formed. The first women's federation in India, it joined the National Co-operative Union of India in 1996. Although its affiliates are diverse, the Federation has a singular mission: the holistic empowerment of poor, self-employed women within the cooperative structure.

The Federation:

- helps self-employed women gain ownership of their trade
- provides tools to establish a direct relationship between the producers and consumers while eliminating middlemen
- facilitates critical operational issues
- trains women in management skills like accounting, auditing, planning techniques
- builds the capacity of its members to access available knowledge and technologies

More than 100 cooperatives have developed within the SEWA sisterhood with a total of more than 90,000 members. These cover a wide range of occupational pursuits and workers' needs. Cooperatives are divided into categories: land-based, artisanal, dairy, credit, services, and trade/vending. There are also social security cooperatives involved in health and child care.

The Federation takes the interests and concerns of the cooperatives and their membership to state level policymakers.

SEWA Bank has over 120,000 depositors who are its self-employed shareholders.
Photo: J Luckham



Some Examples of SEWA Coops...

... in Health

For decades, SEWA has seen that sickness is a major and recurring crisis in women's lives. Despite their significant contribution to India, most self-employed women workers do not have affordable health care. A lack of sanitation and safe water can breed illness; poor health can interfere with a woman's ability to earn a living and to care for family, while seeking treatment can lead to debt and increased poverty. In 1984, SEWA introduced a full primary health care service that focused on disease prevention and promotion of well-being. Earlier, SEWA had negotiated with the Government of India for help to allocate maternity benefits to poor women. In addition, local women, especially traditional midwives (dais), were trained so that they could serve as "barefoot doctors" of their communities. These women provide services like health education to women and their families.

In 1990, these health services developed into Lok Swasthya Mandali (LSM), a registered state-level cooperative of mid-wives and health workers that links SEWA members to preventive and curative health care, including maternal and child care. The LSM provides lifesaving, preventive health information and low cost, appropriate curative services at women's doorsteps. It also creates employment opportunities for women health workers.

SEWA's Lok Swasthya Mandali (LSM) provides lifesaving, preventive health information and low cost, appropriate curative services at women's doorsteps. Photo: D. Tsoutaras

... in Savings and Credit

Swashrayi Mahila Sewa Sahakari Bank is SEWA members' largest cooperative. SEWA Bank was established in 1974 after a long struggle to get Reserve Bank of India clearance – initially, 4,000 members contributed Rs.10 each as share capital. Today, the bank has over 120,000 depositors who are its self-employed shareholders. Policies suited to the women members' needs are formulated by an elected Board. The Bank is run by qualified managers accountable to the Board.

SEWA Bank provides a full range of services to members. It places great emphasis on the importance of savings. It also offers loans for use in business (to buy raw materials or equipment, for example), to meet housing needs (whether to purchase or upgrade), so women can build up assets in their own name, for children's education, to help in emergencies and for other purposes.

... in Trade

Women engaged in traditional arts and crafts such as chindi, embroidery and puppetry previously had few options to promote and sell their handicraft products. This is especially true for rural artisans, who often have no access to primary education or markets. The Artisan's Cooperative of SEWA helps bridge the gap between the artist and the market, creating systems through which the artisans can receive the maximum income from their products. Today, there are 12 Artisans Member Cooperatives within the Federation – seven in Ahmedabad city and five in rural areas of Gujarat State. The Federation partners with various organizations, offering opportunities for members to upgrade both their skills and the quality of products to meet market trends and customer preferences. It locates markets. It also helps link the producers with government and private organizations through which they can buy raw materials and sell finished products.

Relevant Publication

Self-Employment as Sustainable Employment by Ela Bhatt, SEWA Academy.

All WIEGO publications and resources are available on our website, www.wiego.org, and can be downloaded for free.



Cooperatives for Informal Workers' Rights and Sustainable Livelihoods!

Cooperatives create jobs and help improve livelihoods. But cooperatives are more than economic entities; they are an essential part of an alternative economy in which strength lies in social solidarity. Cooperatives allow workers to raise their voices together in the fight for recognition, political power and social protection. Just as pooled resources can achieve better economic outcomes and offer more stable livelihoods for informal workers, united voices can create political change and improve social standing.

WIEGO supports informal workers' cooperatives in their struggle for a better life.