



SEWA

Journey of Self Reliance of Women in Unorganized Sector in India

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Abstract

Prime Minister Narendra Modi launched Atmanirbhar Bharat (Self-Reliant India) scheme on 13 May 2020 to make 130 crore people of India self-reliant. The concept of self-reliance which although was prevalent in India for a very long time but came in full limelight after this official launch by Prime Minister's Office. The present paper focusses on the pivotal role played by ordinary Indian women entrepreneur who started from economically negligible force and formed an empire run and governed by women. It's a Case study of remarkable accomplishments of SEWA a union with Founder member a true Gandhian Late Shri Ela R Bhatt, her vision to map the growth of women from poor background in shaping the concept of today's 'Atmanirbhar Bharat' and analysing FCRA Financial reports (2021-2024). SEWA means 'service'. The success of SEWA relies on commitment to be Self-reliant. SEWA has opened opportunities for multitudes of Indian women to become financial independent. It is the single largest Central Trade Union for women workers in the Informal Economy of India.

Self Employed Women's Association is union of women workers from unorganized sector. SEWA has membership across 18 states in India with more than 32 lacs members. SEWA has worked for Digital literacy, UDYAM and GeM registrations for informal workers.

Keywords : Women, Atmanirbhar, Self-reliance, Economy, India

1.Introduction

'Self -reliant India' (*Atmanirbhar Bharat*) is an expression used by Government of India under the leadership of PM Narendra Modi. It's in relation to the country's economic development plans. According to PM Modi "It's an umbrella concept to play a larger role in world economy, and for India to become more efficient, competitive and resilient" [1]. It was announced during COVID -19 as Pandemic relief economic package of ₹ 20 Lac crores (\$ 265 billion). It has been used by Ministries of Defence, Food and Public Distribution, Education, Consumer Affairs, Tribal Affairs. This was approximately 10% of the India's GDP [2].

'*Atmanirbhar*' was the Oxford hindi word of the year 2020 [3]. In the month of March in year 2021 Finance Minister Ms.Nirmala Sitharaman said "The campaign *Atmanirbhar Baharat* is not about bringing back socialism or impact substitution, rather the intent is to boost manufacturing" [1].

From 1951 till date the concept of self-reliance has been used by India's Planning Commission in their five-year plans. Indian policies promote self-reliance since its independence. Examples of self-reliance in the past meant products of private companies, as automotives and cooperatives [1].

Mahatma Gandhi and Rabindranath Tagore meant "*Atmanirbharta*" in terms of "Self and Nation". According to them it includes the values of a society and discipline of an individual. *Atmanirbhar* during Pre independence was '*Swadeshi Movement*'. 'Make in India', 'Vocal for local' and 'Local for global' were adopted in Gandhian philosophy of '*Swaraj*' [1].

JRD Tata, GD Birla and A Dalal were the visionaries of India during Pre Independence era. They have put effort to plan economic development of independent India to make India self-reliant which they termed as the 'Bombay Plan'[1]. 'The Industrial policy Revolution of 1948' was the first major policy document of Independent India, which laid the path of development and 'Self-reliant' India [1]. There was a national consensus for it. 'White Revolution' and 'Green Revolution' were launched by the then Prime Minister Lal Bahadur Shastri ji and it was another step in the direction of being self-reliant for Milk and Food [3]. 'Atmanirbhar' is the most rational course: rather for the development of any nation this is the only path. In 1976, Prime Minister Indira Gandhi, spoke of 'Economic self-reliance' and 'Self-reliance in Energy and Food' in her address at National Development Council. Building institutions like Niti Aayog (National Institution for Transforming India), Planning Commission, IITs (Technical Institutes), AIIMS (Medical Institute), DRDO (Defence Research and Development Organisation), HAL (Hindustan Aeronautics Limited), ISRO (Indian Space Research Organisation), NTPC (National Thermal Power Corporation), GAIL (Gas Authority Of India Ltd) were steps towards self-reliance [5]. However, India was taking loan from IMF during that time, thus, to be able to refer India as self-reliant was a national goal and we as nation were working toward it.

1.1 Footprints of Women Empowerment

Hansa Mehta was India's delegate in 1948 to the UN Human rights commission. The "Article 1" of the universal declaration read "All men are created equal", but Hansa Mehta got the Article 1 rephrased to "All human beings are created equal". Since then Indian women have always been the "Voices of Change". India's all women police contingent to Liberia was the first women contingent on a UN peace keeping mission [19].

Women are the informal workers who belong to the unprotected, vast working population of India. Women represent 63% of all self-employed workers in rural areas in India. Although they contribute 93% of India's labour force in unorganized sector their efforts to the India's economy are invisible, undercounted and uncounted [13].

To integrate women to the development goals of India, and to achieve the dream of Self-reliant India "Women Economic Empowerment" is the most workable solution. It's not only involving women in society, but promoting its self-worth, giving them opportunities to bring a social change. It's not a word but a higher consciousness [17]. As women form approximately 50% of India's population, development led by women will create the path for 'self reliant India'[14]. Women is passionate and committed for family, society and country *e.g.* Dalit women (Backward class) in Telangana have contributed food grains during Covid-19 for pandemic relief. They used to face hunger and deprivation earlier thus they understood the pain of starvation and value of food [16].

SEWA (Self Employed Women Association) is an organisation by the women, of the women and for the women. The success of it stems from the efforts of its members who have unshakable belief in the strength of women thus to make its members Self-reliant: education, awareness, skill building and financial knowledge are given utmost importance [6].

2. The beginning of SEWA [6]

A group of migrant women workers as, head loaders handcart pullers in 1971 in Ahmedabad came to TLP (Textile Labour Association) for help in decent wages in cloth market. They were living on streets and could not even afford a place to live. Ela Bhatt listened to their struggle of living life with low wages, erratic jobs and ruthless contractors. She wrote an article in local newspaper recounting their problems. The dealers and shopkeepers released an article to counter these charges against them. Pamphlets were distributed in the market by Ela Bhatt and her group to counter the false claims of merchants. This turned out to be a revolutionary strategy. A public meeting was called in public-park of used clothes dealers and women wing. It was decided that these women will form an association of their own. Thus, Self Employed Women Association: SEWA was conceptualized by Ela Bhatt and Arvind Buch the then President of TLA. The original purpose of the women's wing was to train its members in spinning, embroidery, knitting, sewing and other welfare activities. These members were the daughters and wives of the millworkers.

Figure 1 (a) SEWA logo



Registering SEWA as a trade union was difficult because the ‘Labour Department’ of Gujrat Government refused as per them there was no employer to the women of SEWA, hence the unity was against whom? SEWA argument was that the purpose of Association was to unite the women. Women need to be united not against anyone but for themselves. On April 12, 1972, SEWA as a trade union got registered. Since 1972 SEWA has been continuously growing.

It’s able to unite Self-employed women from many different professions like incense stick rollers, vegetable vendors to waste recyclers and migration construction labour. SEWA has completed fifty years in its journey towards self-reliance of informal workers in 2022.

2.1 Vision and Ideology

SEWA believes in ‘Sarvodaya Philosophy’ (the economic and social development of a community as a whole) and ‘Collective Ownership’. It’s important that there is ‘*Poorna Swaraj*’ (complete self-rule) in civic sense that is women enjoying ‘Self-reliance’ in economic and mental sense, in their ability to make decisions over topics that impact livelihoods and lives. Which means affording an access to clean water, clothing and healthcare with own earnings. SEWA knew that women contribution to national economy will be valued only if her work is more visible. Thus, asset formation for women in form of savings, land, house, licenses or cattle is crucial to reduce her vulnerability and to come out of poverty [8]

SEWA is the biggest central trade union of the women workers in India. Goal of SEWA is employment with security of work, income, food, health and housing. ‘Self-reliance’ in the essence of SEWA is to be able to work collectively and individually and have full freedom in leading their families and communities along with decision taking power to achieve economic freedom [8].

SEWA has 11 key evaluating questions to guide the organization towards accountability and progress of mission [6]

1. Have we created employment?
2. Have we increased income?
3. Have we ensured better food and nutrition?
4. Have we safe guarded health?
5. Have we provided childcare?
6. Have we created or improved housing?
7. Have we become more atmanirbhar?
8. Have we generated assets?
9. Have we increased strength?
10. Have we generated worker’s leadership?
11. Have we learned to read and write?

To achieve success in 11 key question SEWA union is governed by two tier level of elected representation. SEWA work towards organizing, capacity building, social security and asset creation. These are four pillars of SEWA ideology towards collective strength.

2.2 Growth, Rise and Culture

SEWA is union of women workers from unorganized sector in India. It has four types of informal sector workers: vendors and hawkers, cottage industry workers, labour and service providers and producers like cattle rearers, salt farmers etc. They contribute to economy significantly but are illiterate, poor and vulnerable. SEWA is a Self-Help Group. SEWA has been growing continuously, from 30,000 members in 1996 to approximately 3 lac members in 2000 and then to 19 lac in 2013. Today SEWA membership across 18 states in India is more than 32 lacs [6].

In the year 1974, SEWA Bank was initiated. It's motto for this venture was "We may be poor, but We are so many" and thus with a share capital of ₹10/- (Approximately 10 cents in the year 2025) per member ₹71,320/- (\$3100/- in 1974) were raised and hence the bank was established. The bank provided women with saving boxes and daily savings were collected from their homes or place of work [6].

In the year 1977, 'Ela Bhatt' general secretary of SEWA' got an international recognition after receiving prestigious Ramon Magsaysay Award [8].

SEWA efforts resulted in recognising home based workers as workers by ILO [10]. SEWA Bank initiative was also recognised by ILO as a 'Microfinance Movement' [11].

Ela *ben* (sister) being a Member of Parliament and Member of Planning Commission was able to take forward the voice of women from marginalized section in the policies formed by Government of India. It's because of SEWA's efforts in 2008 Unorganised Workers Social Security Act came to existence in India. It aims to provide workers in the unorganized sector social security and welfare, this includes formulating welfare schemes covering life and disability, health and maternity benefits, old age protection, and other benefits for a dignified living. In 2011 The National Rural Livelihoods Mission (NRLM) was implemented in India. The primary goal of NRLM is to reduce poverty by enabling the rural poor to access gainful self-employment and skilled wage employment opportunities, leading to improved and sustainable livelihoods. In 2014 Street Vendors Act (Protection of livelihoods and Regulation of Street Vending 2014) was implemented to recognise natural markets in cities [12]. The primary purpose of ACT was to protect the rights of urban street vendors and to regulate street vending activities and for matters connected therewith. SEWA leaders played an important role in implementation of all these policies.

SEWA with its big women force is able to influence the course of trade union and labour movement. PM Street vendors *Atmanirbhar Nidhi* (PM – SVA Nidhi) scheme is to provide working capital loans to street vendors is inspired by SEWA's microfinance model [11].

To solve challenges and issues of SEWA workers, many campaigns are run like:

1. Home based workers' campaign
2. Construction workers' campaign
3. Minimum wage campaign
4. Social security campaign
5. Healthcare campaign
6. Street vendors campaigns
7. Identity card campaign
8. Quality childcare for all Informal workers
9. Agriculture campaign
10. Child Care campaign
11. Swachh Aakash campaign (Clean Skies)

And 'Sustainability Campaign' focussing on 'Self-reliance'.

In 2015 SEWA became completely digitized, and now it's using the data for better planning and implementation of new initiatives. 'SEWA online' helped its members to purchase own tablets and smartphones [6]

Ela *ben* the visionary passed away on November 2, 2022. This date has been declared by IUF-International Union of Food, Agricultural, Hotel, Restaurant, Catering, Tobacco and Allied workers association as International day for Informal Sector [6].

2.3 Association with ILO

SEWA believes in three V's: Voice, Visibility and Validity. SEWA has closely worked with ILO [6]:

1. 1996 – ILO's C177 – Home worker's Convention
2. C 189 – Domestic worker's convention
3. Recommendations for formalising economy of Informal workers
4. Several groups working on Informal workers, Rural worker's and construction workers.

In the year 2017 SEWA was nominated by ILO as a 'commissioner' on the 'High level Global commission' for "Future of work". SEWA came with its report which was building an economy of nurturance. Many papers are published in Journals of repute for collaboration between SEWA and ILO. As per one of these papers 'Human capital' is the biggest asset of any system and *Atmanirbhar Bharat* (Self-reliant India) can be successfully attained if women owned cooperatives flourish and women are empowered. SEWA has partnered with researchers from many renowned universities to study their contribution as 'human capital' beyond Economic production [9]. Ela *ben* has been granted an honorary Doctorate degree in Humane Letters by Harvard University, also from Yale University, Georgetown University and Universite libre de Bruxelles in Brussels [6]. By joining SEWA women in informal sector have the sense of pride, dignity and confidence in them as they realise They are not just Human capital and Human capability [10].

SEWA has been involved in policy formation in April 2019 for global dialogue on e-waste by ILO. Recently, from May 5 to 9 2025 in Geneva, in the meeting organized by International Labour Organization, ILO, SEWA was part of the expert team for adopting Policy Guidelines and to discuss the Recycling and Promotion of good work. Interestingly, in these meetings the guidelines were accepted through tripartite social dialogue. This made sure further that policy implementation will take into account the social, environmental, national, economical, and political contexts.

3. National Level Work

SEWA success relies on the fact that women can find viable solutions with their capability to foresee undesirable situations and can work toward it effectively in limited resources. SEWA has worked rigorously towards these Acts and is member / Representative / Advisory committee of many of these [6]

1. The Unorganized workers Social Security Act ,2008
2. National Commission on enterprises in Informal Sector
3. 'National Advisory committee' for Minimum wages
4. 'National Social Security' board
5. Micro and Small Enterprises
6. Rural Development
7. Skill Development
8. 'Protection of Livelihood and Regulation Street Vending Act'
9. National Rural Livelihood Mission

3.1 SEWA Sister Organizations

SEWA is an ideal model for successful bottom-up democratic Institution. SEWA helps its women members to build and manage their own organizations and cooperatives. These organizations have the following characteristics:

1. They should work for the benefits of self-employed women members
2. They are owned by women
3. They are managed and democratically run by them
4. Aim towards Self-reliance financially and managerially

SEWA has 4000 Self Help Groups (SHG), 110 cooperatives, 15 Economic Federations, 3 Production Units. Some of its sister organizations are Gitanjali, RUDI Multi Trading Company, Hariyali – Clean, Green, Energy Solutions, Kamala, Zavarba Vanaat, SEWA research etc [6].



Figure 2 (a) Gitanjali, (b) Sewa Cooperative Federation)

During Pandemic SEWA appealed for donation and helped small and marginal farmers.

3.2 Self-Reliance

SEWA follows Gandhian philosophy of non-violence, truth, local employment, self-reliance and respect for all faiths to unite women from marginalized sections of India. To achieve 'self-reliance' childcare, insurance, legal aid, communication and health are basic support services. These basic services which otherwise are very difficult to attain by an informal women worker are provided at the doorstep by SEWA [8].

In the year 1974, 'Shri Mahila SEWA Sahkari Bank' (SEWA Bank) was formed. Since its inception loans were given to establish oneself. SEWA gave microfinance or microcredit to its' members from bank [8]. It has been observed that microcredits are unable to pave way for economic growth of a nation and are more prone to failure of business resulting in debt increase because there is very less safety. Research specific to SEWA bank found that when members of SEWA used microloan program, they experienced rise in income and were able to find gainful jobs. They found more self-esteem because of self-reliance. SEWA Bank while giving loans pushed for women to have property on their names, so that they have better right and position in home [8]. As women are in socially vulnerable position in India, they put effort to create wealth not only for themselves but for their whole family. The SEWA Bank membership increased from 6,631 members in the year 1975 to 20,657 members in the year 1997 and wealth from ₹16 Lakhs (\$ 190 Thousand) to ₹16 Crores (\$ 4.4 Million) [6].

SEWA has been publishing reports to bring voice and visibility to poor women workers from informal economy. WIEGO is a network of grass root organisers researchers and policy makers [12]. There are many books written by Ela R Bhatt focussing on empowerment of women in today's time [10]. SEWA publishes a monthly newsletter by the name 'Ansuva' (a woman full of goodwill) [6].

SEWA has worked for digital literacy. Its recommendation has resulted in registration for MSME (Micro, Small and Medium Enterprises) through *UDYAM* (enterprise or business registration process for MSME) and GeM (Government e-Marketplace) registrations for informal workers.

SEWA teaches and guide street vendors that ‘how to work within justice systems and apply for permits.

There are many more programs under its umbrella like.

‘*Lokswasthya SEWA Trust*’ – works for healthcare

‘*Mahila Housing Trust*’ – works for women construction workers,

‘*Karmika school*’ established in the year 2003 to help in training women at sites of construction [6].



Figure 3({a}WIEGO,{b}Kamla Cafe,{c}Sewa Sangini)

Sangini (partner) and *Shaishav* (childhood) – works for childcare

And many working for Insurance, Housing, Video *sewa* (service) etc.

During lockdown COVID 19 to help everyone earn, nearly 800 young girls learned many skills like branding, digital marketing, designing catalogues and photography to have access to the people of India. They were able to push revenue of SEWA *Bazaar* (market) from ₹ 85 Lakhs (\$ 96 Thousand) in 2019 to ₹ 1.75 Crore (\$ 233 Thousand) in 2020 and 2021[7].

During pandemic of Covid 19, SEWA also launched *Anubandh* (Contract in English), an e-commerce platform to connect sellers with buyers to help end meet [11].

SEWA believes in upgrading its Women to technological literacy. The skilling on digital and financial literacy starts with acclimatizing members to various basic features and functionalities of smart phone. It organizes various digital training like basics of mobile phones, digital literacy, financial literacy, online payments, registration, enrolling and availing government schemes, and use of common applications, etc. They understand that in today’s time it’s important to be tech savvy while grounded to ethics [6].

4. SEWA Financial Analysis (2021-2024) [6]

A three-year overview of financial report from April 1, 2021, till March 31, 2024 [6] of the Self Employed Women’s Association (SEWA) under the Foreign Contribution Regulation Act (FCRA) of India has been analysed. The reports have been available on its official website. It’s an effort to analyse trends in foreign contributions, utilization efficiency, fund flow management, project investments, and organizational financial stability across all three years. In all the three years the organisation had a good opening balance indicating prudent cash management and sustained liquidity.

Metric	2021–22	2022–23	2023–24
Opening Balance	₹8.13 Cr	₹8.35 Cr	₹9.60 Cr
Foreign Contributions Received	₹7.96 Cr	₹10.00 Cr	₹27.68 Cr
Interest & Other Incomes	₹1.39 Cr	₹69.05 Lakhs	₹79.92 Lakh
Total Available Funds	₹17.49 Cr	₹19.04 Cr	₹38.08 Cr
Total Expenditure	₹9.14 Cr	₹9.44 Cr	₹17.52 Cr
Closing Balance	₹8.35 Cr	₹9.60 Cr	₹20.56 Cr

4.1 Comparative Utilization & Fund Trends

SEWA's foreign contribution nearly tripled in FY 2023–24 compared to the average of FY 2021-2022, 2022–23 it reflects that SEWA is able to expand its donor base. The organization consistently spent over 85% of its annual receipts on field projects. High-capacity absorption in 2023–24 showcases scalability of SEWA's operational ecosystem.

4.2 Income & Expense Analysis

Average annual foreign contribution for the above three years is ₹15.21 Cr. Expenditure trends show that spending was increased on training, project, workshops, health, and renewable energy. Expense under the heading of Salaries and administration was maximum in FY 2023-2024, it was ₹3.28 Cr and in the same year ₹11.39 Cr were spent on Project Workshops & Activities. Capital Assets are consistent over the three years. There had been a decline of ₹11.6 Lakhs in FY 2022-2023, but an addition of ₹ 9.2 Lakhs and ₹12.9 lakhs in FY 2021-2022 and FY 2023-2024 respectively has increased overall Capital assets by ₹10.47 Lakhs. Thus, no decline with respect to inflation. Expenditure on Travel and Vehicle of ₹1.09 Cr (FY2023-2024) showing expanded field operations.

4.3 Project-Wise Engagements

Top High-Spend Projects of the FY 2023–24:

Project	Expenditure(₹)
<i>Swachh Aakash Rojgar</i> (Financial inclusion and climate resilience)	₹4.4 Cr
<i>Swasth Bhavisya Sewa</i> (Service for Healthy Future)	₹3.88 Cr
<i>Hariyalu Parivarta</i> (Tree plantation)	₹1.03 Cr
Scaling Up Rudi Model (Empower women with employment)	₹92.05 Lakhs
Farmers Forum Network FO4A (Strengthening the capacities of Farmers organisation for Asia)	₹89.56 Lakh

Top High-Spend Projects of the FY 2022–23:

Project	Expenditure (₹)
<i>Covid Abhyas Sewa</i> (Volunteer base for COVID)	₹1.19 Cr
Farmers Forum Network FO4A	₹1.09 Cr
Scaling Up Rudi Model	₹80.19 Lakh
<i>Udyog Sahsikta North East</i> (Industry exposure for North east states of india)	₹78.77 Lakh
<i>Pragati Na Panthe</i> (Path to Progress)	₹71.12 Lakh

Top High-Spend Projects of the FY 2021–22

Project	Expenditure (₹)
<i>Covid rahat ane punah rojgar sewa</i> (Covid relief and employability project)	₹1.56 Cr
Farmers Forum Network FO4A	₹1.37 Cr
Aavkar projects I to V	₹75.78 Lakh
<i>Pragati na Panthe</i>	₹ 57.04 Lakh
<i>Swasth and Suraxit Samuday</i>	₹ 36.31 Lakh

(Healthy and capable community)

4.4 Observations

Each project has specific amounts allocated with a focus on rural development. Projects on renewable energy, health, agriculture, and livelihood consistently received the highest funding. The utilization rate of foreign funds received in FY 2021-2022 was 97%, in FY 2022-2023 it was 88% and for the FY 2023-2024 utilization rate was 61% respectively. The dip in FY 2023-2024 is due to steep rise in receiving of contributions at the end of the year. This only resulted in increase of closing balance for the FY 2023-2024. Salary and administration costs have increased steadily across all three years. Capital expenses remained modest and consistent. There is massive growth in FY 2023-24 contributions (176% increase over FY 2022-23). Thus, we observed that there is efficient fund utilization and balanced year-end reserves. That is, there is strong alignment between mission areas and funding patterns along with transparent accounting and strong auditing practices. An overhead (administration) should be reviewed annually to ensure proportionality. SEWA is true to statutory compliance.

5. Conclusion

'Women Empowerment' is an international issue but in India it is more complex as India is a patriarchal society, so the dependence is on different variables like urban, rural, caste, age, literacy level and financial and social status [14]. The women in western part of world are much more empowered in comparison to India as our society is of gender bias. Though, Article 14 in the Indian constitution guarantees equality before the law or equal protections of law to all citizens and Article 15(1) prohibits discrimination on grounds of only sex [15]. But reality is dark we as nation needs to accept that progress of nation is impossible without progress of women. To work toward this direction Government has launched many schemes like '*Beti Bachao Beti Padhao*' (Save and teach your daughter), '*Mudra Yojna*' (Availaing loans), '*Indira Gandhi Scholarship to Single Girl child*', formation of working women hostel among many [4]. The gap in policies made by Planning commission and execution of it on ground level is wide. With the change in times expectations of women from society has changed, like saving the dignity, literature, sports, culture, economic empowerment, medicine, uplifting education, art, technology and science [14].

Women in 'SEWA' in spirit are like a smaller version of our India. They have the same value set, are in a democratic setup and like India, they have members from every religion, every community, every language among themselves. There is 'Unity among Diversity'. These women work and dream together for a better future. They value each other and understand their hassles and work toward the solution together; this has created a viable and trustworthy business model.

Ela R Bhatt philosophy was that 'non-violent struggle requires more hard work than fighting' and that "it is the coward who uses weapon" [18]. SEWA with its faith in all religions has also acted as a bridge for peace making between Hindu Muslim riots' [8]. SEWA success is noteworthy from 1994 member's earning has increased from ₹ 1,200/- (\$ 51/- approx.) to ₹ 6164/- (\$ 265/- approx.) by 1998 per month. SEWA guide its members to diversify finances in various parts like savings, insurance, housing, social security, pensions, skill building etc. SEWA began literacy program in 1992 at a very nominal fee of Rs. 5/- (20 cents approx.) per month so that its members can read a basic thing like Bus number [6].

Financial and Digital literacy training has changed the lives of women workers from rural areas. It's not about using an app or phone but about enabling members toward strengthening their micro-enterprises, agencies through decisions making based on evidence, availing subsidies and government schemes. Henceforth, accessing dignified livelihoods. SEWA has been able to provide women with economic empowerment, self-respect, self-confidence and dignity in the society truly unlocking their potential.

The legacy of Ela *ben* has been taken forward by the members of SEWA in true sense. At the 5th World Congress of the International Trade Union Confederation (ITUC) held from November 17th-22nd, 2022, Jyoti Macwan, General Secretary, SEWA stressed upon the importance of Universal Social Protection. She mentioned importance of the informal sector and its inclusivity in the budget allocation of state and central Governments. She also recommended the role of trade unions in the registration, disbursement and monitoring of social security schemes to the workers. She was elected as Vice President of ITUC.

In the first Street Net International meet in 2024, SEWA was voted as the focal point. In SEWA leadership study will be conducted on how climate change impacts Street vendors and different nations will take it forward in their government for policy formation. In the fight against climate change SEWA members were made payouts by an insurance policy to help them cope with harsh heat of summers [6].

SEWA works for social security and enhances the earning capacity of its workers. Resulting in speeding up the local and National economy. With five decades of experience behind them SEWA understands the importance of health care coverage, Child care, education and old age benefits are essential for informal workers.

The United Nations General Assembly has announced 2025 as the International Year of Cooperatives, for the vital role cooperatives play in creating sustainable society. Ela *ben* a true visionary has already remarked on the role of cooperative and unions as “Unions build unity, which helps the women of SEWA to overcome fear; cooperatives build a community, where there is hope and a clear pathway towards shaping one’s future” [6].

Sadly, in India female workforce participation has been declining or years, plunging from 34% to 20% in the two decades to 2019 as per ILO [13]. A ‘Self-reliant India’ can be formed only if we have more ‘Women Empowered’ organizations like these which works on all three parameters education, skilling and micro financing [14].

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 {b} https://www.google.com/imgres?imgurl=https%3A%2F%2Fwww.sewa.org%2Fwp-content%2Fuploads%2F2022%2F02%2Ffederation.png&imgrefurl=https%3A%2F%2Fwww.sewa.org%2Fsewas-sister-organizations%2F&tbid=1d5WvBdRDROYIM&vet=12ahUKEwjYyefXpsT7AhUz_DgGHbQcCREQMygEegQIARBF..i&docid=T25UpIFschzpuM&w=189&h=133&q=sewa%20sisters%20organisations%20images&ved=2ahUKEwjYyefXpsT7AhUz_DgGHbQcCREQMygEegQIARBF
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