

# WOMEN'S VOICES FROM THE INFORMAL ECONOMY

A Consultation of the United Nations' High Level Panel (HLP) on Women's Economic Empowerment jointly hosted by UN Women India and the Self-Employed Women's Association

Ahmedabad, India: August 4 and 5, 2016  
Report prepared by: WIEGO and SEWA



United Nations Entity for Gender Equality and the Empowerment of Women



United Nations Secretary-General's High-Level Panel on Women's Economic Empowerment

# BACKGROUND AND CONSULTATION OBJECTIVES

## United Nations' High Level Panel on Women's Economic Empowerment:

In the context of the 2030 Agenda, the United Nations Secretary-General Ban Ki-moon announced the first-ever High-Level Panel (HLP) for Women's Economic Empowerment (WEE). The HLP was created to: demonstrate leadership and commitment; highlight key areas for accelerating women's economic empowerment; and make action-oriented recommendations on how governments, businesses, civil societies and development partners can work together to improve economic outcomes for women and girls.

### Origins of consultation:

From the HLP's initial meeting, informal work and collective voice were identified as key areas of focus. As the HLP process progressed, panelists adopted a commitment to the principle of "nothing for us without us," putting women's participation and voice at the center of all actions. The consultation, "Women's Voices from the Informal Economy" reflects these focus areas and commitments, and was designed to give HLP members the opportunity to hear directly from women informal workers themselves about how they define, experience and struggle for economic empowerment.

The consultation was proposed by Renana Jhabvala, a panelist who represents both Women in Informal Employment: Globalizing and Organizing (WIEGO), and the Self-Employed Women's Association (SEWA), on the HLP. Renana is National Coordinator at SEWA, the largest trade union of informal workers in the world. She is also chair of the board at WIEGO, an international research-action network focused on securing the livelihoods of informal workers. Her proposal for this consultation reflects SEWA and WIEGO's belief that women at the grassroots who are actively working towards their own economic empowerment have deeply valuable insights for the HLP process. The HLP Secretariat connected Renana with UN Women India, to jointly plan and host the consultation at SEWA headquarters in Ahmedabad, India.

### About SEWA:

SEWA is a movement of informal women workers in India. It was started by Ela Bhatt as a trade union in 1972 and within a few years had formed a women's co-operative bank and a number of artisan co-operatives. This set the path for SEWA to pursue a joint strategy of "struggle" (collective bargaining, negotiations, campaigns, and advocacy) and "development" (forming organizations such as co-operatives and companies for direct interventions in the market and services of various kinds). SEWA stresses self-reliance, both individual and collective, and promotes organizing around four sources of security: work, income, food, and social security.

SEWA's 2 million members, poor women in the informal economy, are drawn from multiple trades and occupations and from all religious and caste groups. SEWA is also the most influential organization of informal workers worldwide, having influenced policies, norms, and practice at the local, national, regional, and international levels. SEWA has been a pioneering leader of four international movements: labor, women's movement, co-operative movement and micro-finance.

### Consultation objectives:

Through a combination of dialogue with SEWA members and field visits to SEWA projects the consultation aimed to create a context for HLP participants to gain insight on:

- The unique challenges faced by women working in the informal economy (both as women and as workers) that relate to all of the panel's issue areas;
- Promising areas of practice/policy for women in the informal economy (based on the personal experiences of the SEWA members);
- The ways in which organizing and collective action have enabled informal women workers, and the existing challenges that they face in this area.

Through the consultation, SEWA members provided testimonies not just about their lives and the challenges they face as informal workers, but also about their participation and protagonism in initiatives that have positively affected their lives and livelihoods. Thus, in keeping with the objectives of the panel, the consultation aimed to highlight what is working and how.



*HLP Consultation participants before first day of activities*

# SEWA AND THE INFORMAL ECONOMY IN INDIA

## Welcome to SEWA

Participants were greeted at SEWA headquarters, situated in the heart of Ahmedabad, with a traditional welcome (pictured right). Subsequently, all participants gathered in the conference hall for the opening session, which began with a universal prayer led by the SEWA-ben (SEWA sisters). The SEWA-ben present included both women from Ahmedabad and from the states of Bihar and Delhi. They represented a range of occupational groups within the informal economy including home-based workers, street vendors and waste pickers.

After introductions, SEWA General Secretary Jyotiben provided a brief orientation to SEWA's work, explaining how the organization developed a dual strategy of struggle and development to increase the bargaining capacity of workers to fight for their rights, and to increase income and work security among members. Renana Jhabvala followed, providing an overview of the magnitude and characteristics of informal work, globally and in India, to provide context for the field visits. She challenged participants to engage with the SEWA members about what formalization means to them, how collective action and organizing has improved their lives, and what challenges they still face before sending the group off on the first visit.

## Inaugural session:

After the conclusion of the initial field visits (detailed in the following section of this report), HLP participants, SEWA members and other guests convened at the House of MG hotel for the consultation's inaugural session. The session opened with a statement from SEWA Director Jyotiben. She deepened her earlier description of SEWA's approach, explaining that SEWA's work rests on four pillars:

- **Values-based organizing:** Workers themselves become involved in planning, implementing and monitoring the activities that area meant to improve their lives and those of their SEWA sisters.
- **Capacity building:** SEWA seeks to increase access to education, technology, infrastructure improvements and market access.
- **Capital formation and asset building:** To ensure income security SEWA seeks to build assets among its members through access to financial services and accompanying financial literacy.
- **Social security:** To protect against risk and ensure that assets gained are not lost, SEWA seeks to increase access to social security for members in the form of health care, child care, pensions and insurance.

Jyotiben emphasized that at the heart of SEWA's work is the belief that individual self-reliance and collective strength are increased not through isolated interventions or aid but through an integrated, values-based process. The integrated process developed by SEWA brings the above elements together to compliment and reinforce each other. It is underpinned by Gandhian values and directed by SEWA members themselves.

Following Jyotiben's opening remarks, a panel of HLP members shared their reflections from the initial field visit, including Costa Rica Minister for the Status of Women Alejandra Mora and DFID Director of International Development Gwen Hines. UN Women India Country Director Rebecca Tavares was also on the panel and made the first remarks, affirming UN Women's commitment to working on implementation of HLP recommendations.



*HLP panelist Alicia Girón receiving a warm traditional welcome from SEWAben (SEWA sisters) (Photo credit: WIEGO)*



*SEWA National Coordinator Renana Jhabvala speaks during opening session (Photo credit: UN Women/Ishaan Tankha)*

**“We aim to elevate women’s voices, the role of SEWA and WIEGO on the high level panel is to bring women’s voices into the process.” - Renana Jhabvala**

Alejandra Mora followed, sharing with the group the insights she had already taken away from her first day with SEWA. Specifically, she highlighted three main points: 1) The importance of accompaniment, women supporting women to provide a hand up 2) The importance of organization and association in driving structural change and 3) The importance of political ethics and cultural change that will allow institutions to work together for equality.

Gwen Hines followed, also sharing from her experience speaking with SEWA members earlier in the day. Among other things, she discussed the linkages between social norms and economic empowerment. She described women who she had met who had become shareholders in SEWA Bank, despite self-doubt and family pressure not to become involved. Their involvement subsequently changed the way they thought about themselves and the way they were seen in their own communities.

Ms. Hines used this example to illustrate the importance of both tackling social norms and promoting economic empowerment through addressing mutually reinforcing vulnerabilities and engaging different actors (government, civil society, business, local community organizations etc.). She affirmed that a challenge of the HLP going forward would be to present these different actors with concrete, clear options for taking action.

Finally, Renana Jhabvala closed the panel by speaking on collective voice and organizing across scales, a major area of focus for the HLP. She argued that voice should not be understood simply as consultation or participation, “hearing a voice like you would on television.” Rather, she explained, when SEWA talks about voice they are referring to women coming together, accompanying each other and exercising influence as a collective. Critical, she explained, to affecting change and exerting influence is the ability to move between scales, from a grassroots to a national and even international level. “Voice means organizing at every level,” she explained.

After a tea break the inaugural meeting continued with a technical session. The technical session consisted of a series of panels, where panelists made individual presentations followed by moderated discussions. The presentations highlighted key issues and policy and programmes relating to the informal economy. Specific topics included:

- Labour standards for rights of workers in the informal economy with a focus on ILO Recommendation 204 (Rafael Crowe, Senior Gender Specialist at ILO Gender, Equality and Diversity Branch)
- Mainstreaming gender in government programmes for rights of women workers in the informal economy (Sarada Muralledharan)
- The complex web of women’s work: paid, unpaid, informal and its measurement (Preet Rustagi, Joint Director for the Institute of Human Development)
- The rural conundrum of informality and invisibility of women farmers in land, labour and livelihoods (Sejal Dand, Founder-Member of ANANDI, MAKAAAM and South Asia Feminists Alliance for Economic, Social, Cultural Rights)
- The urban informal economy ecosystem for marginalised women (Shalini Sinha, WIEGO Home-based Worker Specialist)
- Life, livelihoods and aspirations of young girls (Renu Singh, Country Director of Young Lives India)



HLP Deputies Siriel Mchembe and Alejandra Mora during the opening session (Photo credit: WIEGO)

**“The power of association and organization is that one plus one can be many, and that many voices can confront the system. Alone this is not possible. Above all solidarity is key.” - Alejandra Mora**



# FIELD VISITS AND DIALOGUE WITH SEWA MEMBERS

Module 1: Social Protection

Module 2: Investing in a New Generation

Module 3: Social Enterprise

Module 4: Financial Inclusion

Module 5: Legal Advocacy



*Renana Jhabvala (SEWA), Mirai Chatterjee (SEWA) and Gwen Hines (DFID) speak with SEWA member Hemuben Chauhan in her home (Photo credit: WIEGO)*

Over the course of two days, participants divided into small groups and engaged in two field visits each. The visits or modules covered five broad areas: financial and digital inclusion, investing in a new generation, social enterprise, social protection and legal struggle and advocacy. An additional “integrated” visit took participants to a rural village outside of Ahmedabad to observe several projects on the same site (information from this module is included in the social enterprise section here). At each visit, SEWA members were present to speak about their engagement with the project or topic that was the focus of the module. Each module was unique and involved distinctive elements, so that two participants assigned to any given module had slightly different experiences on different days. As a result the following section does not aim to provide a comprehensive overview of the modules, but rather presents unique highlights for each.

# Social Protection

## SEWA Child Care Center

The social protection module took participants to the house of Hemuben, a child care worker and SEWA organizer in the community of Danilimda. Hemuben spoke of her experience moving from a rural village outside of Ahmedabad to the city center to live with her husband. For most of their marriage, Hemuben's husband did not work and she was faced with supporting their small child on her own. She worked several jobs – making flower garlands, doing construction work and working in a cloth dyeing factory – while she also managed all of the responsibilities at home. She heard about the SEWA child care centre in her neighborhood through other mothers and sent her children there so she would be able to work during the day. She became very involved with the centre and was eventually asked to be a child care worker by the SEWA team. She has since participated in numerous capacity-building sessions and trainings on child development and health. She is an organizer as well, conducting neighborhood meetings with parents to share what she has learned and bring additional children to the center. When asked what allowed her to become such a strong leader within her community, she spoke about the importance of capacity-building and organising for her to build a strong base of self-confidence.

Hemuben led participants to the health care center where they were able to see her work first-hand. She explained that they adopt a holistic approach to child care, where they provide the children with nutrition, education and play. This is contrast to recent government schemes that prioritize nutrition only. Despite extremely limited resources, Hemu-ben and her colleagues keep the center running for working women to leave their children during work hours. Hemuben has seen an entire generation of children in the neighborhood grow up.

## VimoSEWA Insurance Cooperative

The visit ended with a stop by a meeting of VimoSEWA Insurance Cooperative members. Several women were collecting premiums after having missed work and lost earnings due to illness. The cooperative offers micro-insurance to its members, and its products are designed especially with the needs of informal workers in mind. It is a financially self-sustaining cooperative. Of the effect of Vimo SEWA on her life, one SEWA member explained, “Earlier I had to borrow from my neighbors or the moneylender if my children got sick. After I took Vimo SEWA Cooperative’s insurance policy I felt at ease. Now I am a Vimo



*Hemuben at the child care center in Danilimda, Ahmedabad (Photo credit: WIEGO)*

“The foundations of these children are laid here in the child care center. It is like building a house, the foundation must be firm.”  
-Hemuben (pictured above, seated)



*Members of Vimo SEWA (Insurance Cooperative) signing for their insurance premium payments (Photo credit: WIEGO)*



*Meg Jones of UN Women visits a child care center run by SEWA (Photo credit: UN Women/Ishaan Tankha)*

# Financial Inclusion

## SEWA Bank

The financial inclusion module first took participants to the neighborhood of Rakhiyal. Formerly a community of textile mill workers, Rakhiyal is now an area where many women work from home, rolling bidi (cigarettes), incense sticks, stitching or engaging in other productive activities. SEWA has organized 26,400 members in the area. There, participants visited a group of home-based workers rolling incense sticks, and heard from Kaminiben, a bank saathi, or SEWA banking agent, who was making her rounds in the neighborhood. SEWA Bank hires bank saathis to go door-to-door, providing financial education and information about SEWA Bank's services, and conducting financial transactions on a tablet device. When asked whether she was afraid to walk around carrying money from the members deposits and payments, Kaminiben explained that she has a strong relationship with the community and as a result she is not afraid.



*HLP Deputy Alejandra Mora Mora and SEWA Bank Director Jayshree Vyas speaking with Bank Saathi Kaminiben (Photo credit: WIEGO)*

Next, participants went to SEWA Bank to hear about SEWA's approach to financial inclusion. Managing Director Jayshree Vyas spoke from her thirty years of experience learning and innovating together with SEWA Bank shareholders to build inclusive finance for poor women. She explained how the bank was formed, and how SEWA developed a holistic approach to financial inclusion by learning from women about their unique financial needs and the risks they faced. Specifically, they observed that women would come to the bank not with zero capital but with negative capital, indebted to informal money lenders who charge exorbitant interest rates. To help women to break out of cycles of poverty and risk, SEWA Bank takes women through a process of saving, getting out of debt, and eventually taking out credit for productive activities or for housing. At SEWA Bank credit is complimented by financial education, insurance and savings products. The approach centers on the complimentary objectives of: increasing income and security, minimizing risk and building assets.

After Jayshree spoke, several women both from urban Ahmedabad and the rural state of Bihar, shared about their experiences as workers, shareholders and leaders of lending groups. One woman in particular spoke about her experience with credit cooperatives in Rural Bihar. With initial support from SEWA organizers, she was ultimately able to take the lead on organizing women in her area, and forming her own credit cooperative with them.



*SEWA Bank (Photo credit: UN Women/Ruhani Kaur)*



*Using digital passbook printing kiosk at SEWA Bank (Photo credit: UN Women/Ruhani Kaur)*

# Social Enterprise

The social enterprise theme was explored through field visits to three separate SEWA projects: the SEWA Trade Facilitation Center and Gitanjali Wastepickers' Cooperative in urban Saraspur and a weavers cooperative in the rural Anand Kheda.

## SEWA Trade Facilitation Centre

The social enterprise module took participants to SEWA's Trade Facilitation Centre (STFC), an initiative focused on production and marketing of traditional craft products. Participants met home-based worker artisans at the center, who are the owners, shareholders, managers and member-producers of the STFC. The STFC has a highly decentralized production structure, encompassing 200 villages, 60 production groups and 3500 artisans. The STFC has developed an integrated value chain where procurement and preparation of raw materials is centralized at the main STFC facility before passing on to a network of villages for embroidery by the artisan producers, most of whom do this work from their homes. The STFC acts as a bridge between home-based workers and the market by providing an array of business development inputs. These inputs include access to capital, capacity-building and training in quality standardization, use of technology and product development, among other things.

The marketing strategy of the STFC includes a mix of retail outlets and institutional sales by way of business-to-business connections. The centre has developed its own brand, called Hansiba, which has a dedicated retail outlet of the same name in central Ahmedabad and Delhi. Everything produced through the Hansiba brand is hand crafted and hand embroidered, and is being sold in both local and international markets. Sixty-five percent of sales proceeds go directly to the artisans. The STFC model has been replicated in all seven SAARC countries – Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka – and exchange visits are regularly carried out to facilitate mutual learning between home-based workers.

Participants heard from member producers Gauriben, Sairaben and Jamuben who came from the rural district of Radhanpur. They are involved in the STFC supply chain as artisan home-based producers. Guariben spoke of her experience getting involved with the STFC, explaining that she was first introduced to SEWA when women in her village were approached about doing embroidery work. She was initially forbidden by her family from attending a SEWA meeting, but ultimately became involved and gained their acceptance. She is now deputy leader of her village and recently participated in an exchange program to Nepal through the STFC.

STFC's Mission:

- Provide its members (shareholders) long term livelihood security by selling the embroideries and craft skills of its shareholders (members).
- Enroll increasing number of rural artisan women into its membership.
- Become the largest organized producer and seller of hand-crafted textile based embroideries in the world.
- Revive and grow the ethnic embroidery skills of its member's communities
- Evolve a business model which acts as a bridge between traditional livelihoods and local and global markets.



*Artisan shareholders at SEWA Trade Facilitation Center (Photo credit: UN Women/Ishaan Tankha)*



*Finishing garments at SEWA Trade Facilitation Center (Photo credit: UN Women/Ishaan Tankha)*



*Stitching work at SEWA Trade Facilitation Center (Photo credit: UN Women/Ishaan Tankha)*



## Weaving cooperative of Anand

Around 20 per cent of SEWA's total rural membership in the state of Gujarat is from Anand Kheda District. SEWA has been working with women from various villages in the district for since 1984, and now has 155,000 members in the district spread across 400 villages. On the field visit, participants visited the village of Shihol, where SEWA works with small-scale farmers, tobacco processors and weavers. The visit to Shihol took participants to the homes and workplaces of SEWA members. During the module, participants heard from Reginaben, a master weaver. Like many women in the village, she started out as home-based worker in a typical sub-contracting arrangement: she received raw goods from a contractor and returned finished products to him, for an extremely low rate. SEWA started organizing the women weavers in the community in the 1990's, providing training and upgrading skills to keep up with fashion trends. Eventually the women formed a weaving cooperative and became involved in all aspects of the sale of their products, including marketing and costing.

“We now understand the demand and supply of a market. We don't blindly produce goods, we try to reach the point of equilibrium.” - Reginaben

Reginaben and her daughter now both work as weavers for the cooperative. They earn decent wages and are able to exercise control over the production and sale of their products. Through her work in the cooperative, Reginaben has traveled to Nepal, Bhutan and Pakistan to train women there and share with them. In exchange, women from Ladakh, Kashmir and other parts of India have come to Anand to learn from Reginaben. Today 120 women weavers work for SEWA in the village of Shihol.

## Gitanjali Waste Pickers Cooperative

The main objectives of the Gitanjali cooperative are to provide women waste recyclers a decent livelihood, a sense of dignity to their work and life, occupational safety, and income security. The Gitanjali Waste Pickers Cooperative was organized in response to challenges waste pickers were facing in the wake of the global recession – prices for scrap materials drastically reduced and waste management services in Ahmedabad were privatized. The cooperative was formed in 2010, focused on producing stationary products from 100% recycled waste paper. Today the cooperative provides a sustainable livelihood and income to more than 200 members, including the daughters or many of the original waste pickers. Through the cooperative, members have been trained in the creation and marketing of stationary products. With support from WeConnect International, Gitanjali cooperative connected with Accenture, one of WEConnect's founding corporate members. Since the start of the program, the SEWA Gitanjali cooperative has increased earnings tenfold, and has become one of Accenture's principal suppliers for stationary products.



Members of SEWA Gitanjali Cooperative displaying their products (Photo credit: SEWA)

# Investing in a New Generation

## Training at SEWA Academy

SEWA Academy was founded on SEWA's legacy of capacity-building work and popular education. SEWA Academy offers a formal learning environment for SEWA members to take classes and gain technical and trade skills for joining the workforce. In addition to offering classes, SEWA Academy has a dedicated media and communications development department, that produces video, manages a radio station, and disseminates a newsletter. Skill development courses are particularly popular among younger members, although students reported that it is often difficult to obtain permission from their parents or older brothers to attend.

Participants met several teachers and students at the academy, including teacher Ranjanben and her seventeen year old daughter Hiral-ben. Ranjanben told a story reflective of many of the teachers at SEWA Academy, about how she started organizing women in her village and encouraging them to participate in classes. She currently teaches a digital literacy class using a unique technique that combines listening, visioning and thinking.

Participants visited Radio SEWA and Video SEWA, and heard from members about how they use communication as tool for empowerment and a means of drawing women out of their homes.

A common theme at SEWA Academy was the way that women had realized their leadership potential through mutual support and encouragement. As a SEWA organizer explained, "there is leadership potential in every community. It is just a matter of finding a way to nurture it and bring women out to join a collective effort."

## Organizing and awareness through youth groups

The SEWA Shakti Empowerment Center is a new initiative created in the neighborhood of Danilimda for women to be able gain access to information about and assistance applying to government schemes. The center also hosts a youth group of young girls from the neighborhood, who meet to receive talks from organizers about a range of different topics including health and well-being.



*Meenaben (blue sari) running a teaching of teachers program from her home in Saraspur, Ahmedabad (Photo credit: UN Women/Ishaan Tankha)*



*SEWA Youth Group meets at SEWA Shakti Empowerment Centre (Photo credit: WIEGO)*

"What is my dream? I didn't have one until I left the four walls of my house and joined a group. Now I would like to be an organizer."

# Legal Advocacy

## Struggle for legal rights and recognition

During the legal advocacy module, participants heard from SEWA street vendors and organizers from Ahmedabad and Delhi about their legal advocacy work. They spoke about SEWA's approach for increasing the collective and organized strength of vendors by supporting their continuous lobbying and advocacy for their right to vend, and providing capacity building to negotiate for voice, visibility and validity.

A total of 55,134 vendors in India are members of SEWA, in which 37,513 are from Gujarat out of which 37,195 are in Ahmedabad.

Participants also had the opportunity to visit the Jamalpur Natural Market in Ahmedabad – a prime market for fresh vegetables, grains and flowers for the whole city. Recently market vendors were displaced by the construction of a bridge over the market. SEWA subsequently advocated with the Ahmedabad Municipal Corporation for the right to vend under the bridge. SEWA organizers also set up a market committee of vendors, and worked on designing platforms to facilitate vending in the new space.

Street vendors from Delhi have also been heavily involved in advocacy work there for the right to vend. One vendor from Delhi, Ushaben shared her experience with the group, saying, "I was selling clothes in the street one day when a policeman came and hit me. I fell down in the street and felt completely humiliated. Then, my sister vendors came and picked me up and as they did I saw a slogan painted on a wall close by that said, 'respect for women, is respect for the nation.' I suddenly felt stronger and confident that I could fight for the respect due to me. My sisters took me to SEWA and that was the beginning of my journey towards empowerment."



*Deviben, a SEWA member and vendor in the Bhadra Fort Market area of Ahmedabad (Photo credit: WIEGO)*



*Bhadra Fort Market (Photo credit: WIEGO)*

“SEWA strongly believes that the vendors’ problem should not be seen in isolation but should be seen in a holistic way. A city belongs to all of its residents. Social integration is required for the inclusive development of any city. Therefore, it is essential that policies and schemes should be inclusive of the poor. This way, the livelihoods of the poor will be secured. If the urban poor are excluded while development and infrastructure projects are planned and executed in the city, it will lead to the further fragmentation of society and unbalanced growth of cities.” - SEWA Union

# ANALYSIS, REFLECTION AND MUTUAL LEARNING



*“SEWA is not a project. It is not an institution. It is not even about economics or money. It is about restoring balance between the haves and have-nots. It is about self-reliance, individually and collectively, taking decisions individually and collectively. That’s the path towards empowerment.”*

## Closing Session led by UN Women

To conclude, participants re-convened in the SEWA Conference Hall for a final session focused on discussing takeaways and identifying recommendations for the HLP’s work. The session was led by Rebecca Tavares of UN Women and co-chaired by Renana Jhabvala. To begin the session, SEWA Founder Ela Bhatt delivered an opening address to the group, which described the values and logic behind SEWA’s work. She made the case for the HLP to put work and women at the base of the pyramid at the center of their efforts. The full description of her plea for the HLP is included in the box below.

Subsequently, Rebecca Tavares of UN Women led the group through a collective analysis session where participants discussed lessons learned during the consultation, and how these could translate to recommendations for the HLP. To close the discussion, she summarized the following key points that had been raised by the group:

**Child care and youth development:** The field visits exposed participants to SEWA’s child care centers, and facilitated engagement both with women who run the centers and with women who have benefitted from them. This affirmed for participants that quality child care is a concrete and necessary building block for women’s economic empowerment, as is continued support for children’s development in the form of organization of youth groups or provision of training programs, for example. The provision of quality child care was affirmed as a concrete recommendation for both government and the private sector.

**Social enterprise incubation:** Another specific and actionable recommendation identified was the incubation of social enterprises. This emerged from participants’ visits to SEWA’s trade facilitation center and producer groups of weavers and artisans. Incubating these enterprises and facilitating market linkages on fair terms was seen as a possible impact investment option for the private sector.

**Procurement:** Related to the previous point, the group discussed how successful procurement practices and supportive trade policies could increase profitability and prospects for social enterprises. Specifically, they emphasized the importance of transparency and equity along entire value chain, from sourcing to transport and delivery.

**Holistic approach to financial inclusion:** Through visits to SEWA Bank, and to communities where members and banking agents live and work, participants were able to gain insight into why SEWA approaches financial inclusion in a holistic way and how this approach addresses women’s multiple needs and risks. A major takeaway for the group was that for financial inclusion to be effective it should involve a range of complimentary products and services, including: training, access to technology, different types of insurance, savings, access to markets, and access to digital technology.

### Ela Bhatt’s plea to the HLP:

- Put poor women at the centre of any economic reform, particularly by targeting basic employment sectors such as food, water, clothing, housing, primary healthcare, education and banking.
- Recognize work as central to any reform that addresses poverty.
- Invest adequately in initiatives by the poor that have the potential to grow to a viable scale.
- Develop and provide holistic social security coverage for the working poor.
- Build capacity of grassroots, self employed women to enter both local and global mainstream markets.

*My plea is for a gentler economy, an economy of nurturance. Nurturing of one’s self, her community and the Universe.*

**Dual pathway to empowerment:** In their conversations with many of the women at SEWA, participants heard about how individual empowerment led to a transformation of family and community relations over time. Specifically, by gaining increased confidence through attending a meeting, joining a producer group, taking on a leadership role, or becoming an organizer, for example, many women reported a change in the way they viewed themselves and their abilities. For many of the women, this change at an individual level eventually translated to a shift at the family or community level in thinking about gender roles. A concrete example of this was a woman who was initially forbidden from attending a SEWA meeting by her family, and ultimately ended up becoming a deputy leader of her village and participating in an exchange program to Nepal through SEWA. These examples underscored the point that strengthening women's confidence and self-respect at an individual level can be a means of transforming relations at the family and community level, breaking down social norms across generations and opening up new opportunities for women as a result. The first step of reaching women in their homes and drawing them out to join groups of other women is critical to this.

What comes first? Change norms to empower women or empower women to change norms? Frankly its both, and we need to think very hard about how we do that. We need to tackle social norms so women can take opportunities, but in giving women opportunities they are seen in a new light. -Gwen Hines (DFID)

**Learning across scales:** Participants discussed how the SEWA model represents a normative framework with potential to be scaled up through international exchanges (SEWA has already facilitated exchanges in five countries in Africa, and has also reached into conflict zones in the South Asia region). Although there are differences across contexts, international exchanges were discussed as a way to facilitate mutual learning between women's groups, where appropriate elements of different models could be adopted or modified to fit local settings.

**Data:** Participants stressed the importance of gender-disaggregated data and data on the informal economy.

## A Collective model of Empowerment

Underpinning all of the field visits, discussions and information sessions at SEWA was an emphasis on a collective, rather than individual approach to empowerment. At SEWA, women are not recipients of aid, clients of a bank, or beneficiaries of a development program—they are members, shareholders, organizers and leaders in a union created for them, by them. In contrast to many traditional approaches to empowerment that target individuals as potential entrepreneurs, SEWA targets individuals to bring them into a collective effort. At SEWA a dual strategy of development and struggle are meant to not only increase women's access to resources and services but to increase their collective ability – through organizing and advocacy – to exercise influence over the policies, laws and norms that shape their work and lives. Participants agreed that a collective approach to empowerment can leverage impact and affect lasting change in ways that an individual approach cannot, and that this is an important lesson for the HLP to consider going forward.



“When we talk about the economic empowerment of women we usually talk about how it translates to one woman, but the SEWA model is a collective model, and that is why it is so impactful” - Meg Jones (UN Women)