

# Women Empowerment through Self-employed Women's Association (SEWA)

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Women have always played a crucial part in the country's socio-economic development. However, their efforts have been immensely abandoned by the male dominant society. Illiteracy, gender differences, old traditions, and beliefs have been a roadblock in women's empowerment for ages. Women cover more than half of the country's population, so development cannot be possible without their involvement. Realizing the need and potential of women in the era of the 21st century, it is necessary to provide a platform for integrating and including women in development. Women empowerment is considered as the ability of a woman to control her destiny and take her own decisions. In India, most of the women population lives in rural areas. The cooperative movement has a greater significance in the development of rural India. SEWA Cooperative is one of a kind, which aims to empower marginalized women of the informal sector by providing them with secure employment and making them self-reliant. Therefore, this paper aims to discuss the role of the SEWA (Self-employed Women's Association) Cooperative in women empowerment. This paper also presents some initiatives taken by the government to strengthen women's cooperatives.

**Keywords:** Cooperative Societies, Employment, SEWA (Self-employed Women's Association), Women Empowerment.

## Introduction

IN India, the percentage of the female population is 48.05 per cent of the total population (India Population Statistics, 2022). There are 730 million males and 675 million females in the country. In the changing dynamics, women empowerment is very relevant to society for its overall development. By 2025, the IMF (International Monetary Fund) projects that attaining gender equality in India will contribute US\$700 billion to the country's GDP (UN). There is also a provision in the constitution of India, which focuses on women

empowerment. Discrimination based on sex is prohibited under Article 15. The progress of the nation is not possible or incomplete without women empowerment. Dr. Bhim Rao Ambedkar also quoted that *"I measure the progress of a community by the degree of progress which women have achieved"*. Therefore, it is very necessary to involve both men and women in the development of society. No one should be left behind. Still, women face many hurdles in their development (a) Adverse social norms, (b) Lack of legal recognition or safeguards, (c) Burden of unpaid care work, (d) Lack of digital, financial, and property assets, etc. Education, self-confidence, and skills act as key players in making women's life better or empowered.

The United Nations designated "Inclusive and Sustainable Growth" as a 2030 Sustainable Development Growth priority in 2015 which emphasizes on the importance of gender equality and women's economic empowerment (WEE). The UN Development Programme states that *"ending all kinds of discrimination against women and girls is not only a basic human right but is also crucial to accelerating sustainable development"*. Cooperative brings light on women empowerment by acknowledging them as a "weapon against poverty". A cooperative society is an autonomous association of persons who gather voluntarily to take collective responsibility to meet their common economic, social, and cultural goals. These

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societies are jointly owned by their members to help each other by taking decisions democratically. It can become a self-support instrument for individuals to make them financially independent by mobilizing their savings collectively and dragging themselves out of poverty (Prasad and Kumari). Therefore, this paper attempts to discuss the role of SEWA in women empowerment along with some initiatives taken by the government to strengthen such societies.

### History of Self-Employed Women's Association (SEWA)

SEWA was first formed in 1972 as a trade union of poor informal women in the city of Ahmedabad, Gujarat under the guidance of Smt. Ela Bhatt, a labour Lawyer. It originated out of the women's wing of the Textile Labour Association (TLA) to provide training in sewing, spinning, embroidery, and knitting to the women workers of textile mills. Most of the women were from poor backgrounds with no income security or social security. Hence, it is formed to work for the welfare of these women workers and assist their collective struggles for social justice, equality, and fair treatment. Organizing women in the informal sector is not enough for their economic empowerment. Lately, their financial needs are turn down by the mainstream nationalized banks. This led to the formation of SEWA's first cooperative – SEWA Bank in 1974 by its founder Elaben Bhatt along with other union leaders,

Chandaben, Sumanben, and Anandiben. That's how the world's first women's cooperative bank was formed with a membership of 4000 SEWA members and ₹40,000 share capital. At present, it has 6 lakh depositors and working capital of ₹600 crore. Now, women have created similar cooperatives in different sectors like health and child care. SEWA supports the formation of a member-based organization of marginalized women. After, organizing informal women workers into cooperatives for almost five decades, SEWA has expanded its operations across the country and made its mark globally. Now, there were over 2.1 million SEWA members from 18 states of India (2016). SEWA is an ecosystem that is reaching out to vulnerable women in the informal sector and helping them to become socially and economically empowered.

### Women Empowerment

Women Empowerment is the process in which women can sense her self-worth, and ability to make their own decisions, make their own choices, and accomplish whatever they want to do. It is also about accepting and allowing women to take part in formal decision-making and, in the economic sphere, the ability to become financially independent which enables women to take part in economic decisions as well. It also includes raising the status and living standards of women through education, awareness, and training. Kabeer (1999) suggests a key element of empowerment is the "ability to

make choices." Overall, the core of women empowerment lies in the ability of women to control their destinies. Women are only empowered when they have equal capabilities, equal access to resources and opportunities, access to the agency to use their rights, make strategic choices and decisions, and not live in the fear of violence and coercion. By advocates of the enterprise, it is claimed that putting money into the hands of women is an effective tool for women empowerment.

### Literature Review

Women Empowerment begins with the question that why women are not treated equally and oppressed by society so far. According to Merriam-Webster Dictionary, oppression is defined as "the power of authority which unjust or cruel". In other words, oppression means treating people cruelly and unfairly. Traditionally in development strategies and initiatives, women are not considered to be essential for India's economic development. These policies are mostly motivated by the welfare of women rather than their development. Women's reproduction has been given more attention instead of their productive roles. The status of women and their level of empowerment are influenced by notions about gender identities, gender roles, and gender interactions at the family, household, community, and society levels. Women's freedom in a community is an integral part of the development process.

According to Sen (1999), development should be taken as the process where one enjoys the freedom to make independent choices, other than the growth of a gross national product or individual revenue improvement. With the establishment of cooperatives, residents of rural areas were able to improve their quality of life and reduce poverty by creating jobs, increasing food production, empowering the weak and marginalized, especially women, and fostering social integration and cooperation (Mhembwe, S., & Dube, E., 2017). Integrating women into cooperatives might boost the empowerment process because it may transform gender relations and women's social standing (Sen, G., 1993). The theory of economic modernity is supported by cooperatives' ability to assist women access resources and establishing control over them, which has been reflected in women's empowerment (Bharti, N., 2021).

### Objectives of the Study

1. To evaluate the SEWA Cooperative's contribution to women's empowerment.
2. To highlight the different schemes and initiatives implemented by the government to strengthen women's cooperatives.

### Methodology

The study is descriptive and analytical. It is completely based on secondary data, collected from various research articles, reports, journals, websites (SEWA official

website), newspapers, blogs, magazines (Cooperator), special issues, and other legitimate resources, etc.

### Role of Sewa in Women's Empowerment

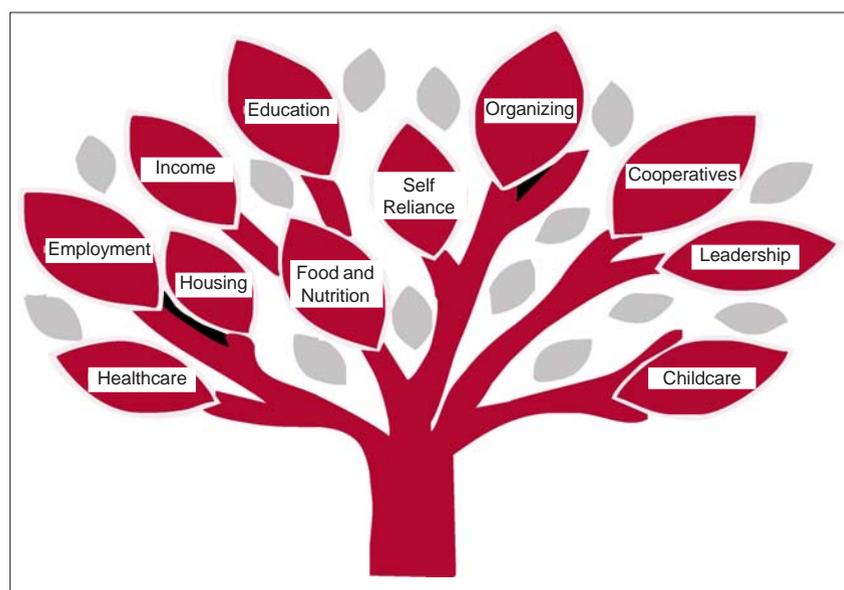
SEWA's development programmes collaborate to tackle the economic and social issues confronted by the women of the informal sector. SEWA's comprehensive approach to growth works towards 'Eleven Points'. Women will achieve self-reliance and full employment if all eleven of these goals are attained. Self-reliance means having the necessary skills and resources to be economically and socially independent. This eleven-point approach holistically deals with the primary needs of food and nutrition, income, healthcare, housing, childcare, education, and employment. Attaining these would, in turn, give opportunities to showcase leadership, and

organizational skills while forming cooperatives thereby attaining self-reliance. These will help women to achieve the best of their potential (Figure 1).

### Creating Jobs and Increasing Income for Women Workers

SEWA Cooperative emerged out of a struggle for minimum wages. It helps workers to organize and demanded minimum wages from landlords. It led to the development of a strategy in which women of the informal sector organized and formed cooperatives. SEWA has organized 21 lakh workers in 18 states and 150 membership-based collectives, 110 of which are cooperatives that have reached 3,00,000 women. Out of 110 cooperatives, 60 cooperatives are still active and 88 per cent have attained financial viability. SEWA cooperative is an instrument through which women of the informal sector organized and pool their resources collectively and

**FIGURE 1**  
**ELEVEN POINT APPROACH**



generate income from them. It helps women to drag their families out of poverty.

### **Improving Livelihoods through the Provision of Basic Services**

SEWA is bringing cooperative members together for both economic opportunity and social safety by guaranteeing all women have access to insurance, pension, health care, child care, and housing facilities. To develop and upgrade the skills of women, they are also collaborating with public and private organizations. They are not only providing pensions but financial literacy classes, which make women actively engage in the world of finance. During the COVID-19 pandemic, a study conducted by SEWA Cooperative Federation reveals that about 71 per cent of women agree that they survived because of the cooperative. They get work, food packets, health kits, seeds kits, insurance, and their reserves amount through cooperatives which help them to survive in such hard conditions.

### **Boosting Women's Leadership and Management Experiences**

SEWA Cooperative has not only led to economic empowerment but also, self-reliant women in terms of decision-making and taking control in their hands. SEWA cooperative is run by women. They are users, managers, owners, and leaders of their cooperatives. It provides equal opportunity to its women members to vote. It is also viewed as a training ground towards equal wages for women, and

participation in social, economic, and political activities of societies, resulting in a strong and formidable structure of women empowerment. SEWA Cooperative Federation shows that if women lead cooperatives, they can be financially viable and run inclusively and democratically.

## **Government Initiatives**

### **Ministry of Cooperation**

In July 2021, the government of India created a separate Ministry of Cooperation to provide a separate administrative, legal, and policy structure to advance the cooperative movement in the nation. It lays emphasis on cooperative with the mantra of '*Sahakar Se Samridhhi*'. The principal activity of this new Ministry is to streamline the process for '*Ease of doing businesses*' for cooperatives. It focuses on exploring new dimensions related to cooperatives. It allows innovation and flexibility in cooperatives which results in their development.

### **National Cooperative Development Corporation (NCDC)**

NCDC serves as a financial and developmental institution for cooperatives which was founded in 1963. It has started many schemes for empowering cooperative societies by providing them with easy and affordable credit. Recently, it has launched a new scheme named '*Yuva Sahakar Yojana*' which provides financial support to cooperative startups at low-

interest rates. It has also created a special fund with permissive characteristics that allow young people to participate in cooperatives.

### **Deendayal Antayodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM)**

The National Rural Livelihoods Mission (NRLM), an initiative of the Ministry of Rural Development (MoRD), Government of India, was introduced in July 2011. Its goal is to develop efficient and effective institutional platforms for the rural poor, enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services. Additionally, investment funded by the World Bank also contributes to its support. This programme laid out an 8-10 year plan to improve the lives of around 7 crore rural poor households spread throughout 600 districts, 6000 blocks, 2.5 lakh Gram Panchayats, and 6 lakh Villages with the help of self-managed Self Help Groups (SHGs) and federated institutions. Later Deendayal Antayodaya Yojana (DAY-NRLM) was added to its name in November 2015. Increased access to rights, entitlements, and public services, diversified risk, and stronger social empowerment indicators would all benefit the disadvantaged people through this scheme. It also supports using the poor's inherent talents in conjunction with capacities (information, knowledge, skills, tools, financing, and

collectivization) to participate in the nation's expanding economy.

### **Vistarita Kanaklata Mahila Sabalakaran Yojana (KAMS)**

This scheme has been envisaged by the government of Assam to lower the rate of poverty via awareness-raising, social mobilization, and the formation of Self Help Groups for rural poor women (SHGs). It is implementing from the financial year 2020-21. It relies on three major principal for poverty reduction which are self-help, mutual benefit, and self-reliance. It encourages members of the Women Self Help Group (WSHGs) to take up micro industries for their economic upliftment by meeting their credit requirements. In this scheme, the capital subsidy is provided on a bank loan of ₹50,000/- which is one time grant. Revolving Fund up to ₹25,000/- is also provided under this scheme to all the eligible SHGs.

### **Mahila Kisan Sashaktikaran Pariyojana (MKSP)**

The government of India has announced this scheme as a subcomponent of the National Rural Livelihood Mission. It intends to elevate the position of women in the agriculture sector by strengthening community institutions and leveraging their strength to promote sustainable agriculture. It also enhances the opportunities for women empowerment. It empowers women by promoting environmentally friendly farming methods like community-managed sustainable agriculture, non-

pesticide management, zero-budget natural farming, the pashu-sakhi model for doorstep animal care services, and environmentally friendly regeneration and harvesting of non-timber forest products.

### **Deendayal Antayodaya Yojana-National Urban Livelihood Mission (NULM)**

Building strong grassroots-level institutions for the poor can help reduce poverty and vulnerability among urban poor women by allowing them access to opportunities for lucrative self-employment and skilled wage jobs, which will significantly enhance their quality of life over the long-term. This mission would seek to gradually provide critical services and shelter for urban homeless people. Additionally, the mission would also address the urban street sellers' worries about their ability to support themselves by enabling their access to adequate venues, institutional financing, social security, and skills for taking advantage of growing market possibilities.

### **Centre for Entrepreneurship Development & Cooperation (CEDC)**

CEDC aims to provide technical and consultancy support to the cooperative and associated SHGs. It identifies innovative processes and technologies for running skill development programmes for members of cooperative societies. It also helps in developing a partnership with apex institutions for expanding the cooperative network within the country.

### **Building Linkages with the Stakeholders**

The government of India has reached out to potential stakeholders through NCUI to solicit their support in building the capacities of the SHGs and cooperatives. It has collaborated with the German Development Cooperation (GIZ), Rainmatter foundation, and Art of Living organizations to execute various interventions for the empowerment of farmers and artisans. It has also signed MoUs with the National Institute for Entrepreneurship and Small Business Development (NIESBUD) and the Agricultural and Processed Food Products Exports Development Authority (APEDA) to promote entrepreneurship and skill development in cooperatives.

### **NCUI Haat**

NCUI Haat is started to empower lesser-known cooperatives and connect the people of Delhi with the artisans and craftsmen from rural India. It aims to empower the women SHGs and cooperatives by providing them visibility and access to free-of-cost selling space in a premier location in Delhi. It also supports a circular economy and promotes the use of healthy and eco-friendly products in urban classes. Now, it also becomes a member of the Export Promotion Council of Handicrafts to further expand its network in the overseas market.

### **Coop Connect**

Coop Connect is a special cell constituted by NCUI to introduce youth to the cooperative

philosophy and how they can make their career out of them. It aims to create awareness about cooperatives among youth and women by organizing internship programmes, and cultural events like NCUI Haat, a cooperative week, etc.

### Advisory Council

An advisory council is constituted by the National Cooperative Union of India (NCUI) which includes experts from different fields and prestigious institutions like the National Dairy Development Board, National Academy of Agricultural Research Management, Women Entrepreneurs, and Padma Shree Awardees in the field of agriculture to devise strategies for revamping the structure of field projects and empowering associated coops and SHGs. It is also working actively in providing solutions for various challenges faced by coops in the area of business development and market linkages.

### Skill Development Center, Noida

NCUI has established a skill development center to build the capacities of members and staff of cooperatives for coping with new challenges and grabbing new opportunities. It is working towards understanding the nature and demand for skilled workers in India.

### Incubation Centre

The incubation centre strives to foster an entrepreneurial and self-help mindset in society's youngsters and women. Rural

Technology Action Group (RuTAG) of IIT Delhi and Peepal Tree Foundation have supported Incubation Centre in infrastructure and training programs by leveraging their expertise in promoting innovative technologies, vocational training, and entrepreneurship development. It empowers the women of SHGs through a skill development programme.

### Recommendations

In India, there are about 8,54,300 cooperatives, yet only 2.52 per cent of them are made up entirely of women (International Co-operative Alliance Asia Pacific, 2021). This demonstrates the necessity of supporting women's cooperatives to reduce the negative consequences of informality and formalize the informal economy through cooperatives. Here are some recommendations to strengthen women's cooperatives in India.

1. Ensure that cooperatives and their federations are protected from outside influence and encouraged to make their own decisions through legislation and regulation.
2. Provide support to cooperatives for digitalization, leadership training, and capacity-building programmes for management.
3. Encourage states to create effective human resource policies for cooperatives through the National Cooperative Union of India (NCUI).
4. Ensure uniformity in cooperative auditing and

accounting procedures, particularly for the Primary Agricultural Credit Society (PACS).

5. Research on the status, needs, and challenges specific to women-led cooperatives should be commissioned.
6. Promoting the growth of women-led cooperatives by investing in their expansion and using public procurement to support their expansion.
7. Encouraging women's leadership, ownership, and active engagement in cooperatives that have historically been controlled by males (such as PACS, dairy, and fish cooperatives).

### Conclusions

SEWA Cooperative provides a platform for informal and unprotected women worker to raise their voices in front of society. SEWA is committed to strengthening women's rights and economic empowerment to (a) guarantee full employment, which is defined as employment that offers social, economic, and food security, and (b) Self-reliance which aims to support both individual women and women's collectives on their path to being independent, self sufficient, and capable of making their own decisions. On an overall assessment, it can be concluded that SEWA is bringing positive changes to the life of a vulnerable section of the society concerned especially women. The observation reveals that women can live a better life through SEWA. Women got

recognition in society as well as economic independence. SEWA has empowered women economically, socially, psychologically, and politically. Through SEWA, women get access to all resources and they became confident to take their decision independently. Hence, it is needless to say that the SEWA cooperative plays a greater role in empowering women in various ways.

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