



Organising for Social Security in India The SEWA Experience



- **Unorganised Workers Social Security Act 2008**
 - Health and life insurance, pension and maternity benefits
 - For all workers in informal sector
- **National Rural Employment Guarantee Act**
 - 100 days of employment to households
- **Workers Welfare Boards**
 - Artisans, specific trades

Current access to Social Security



- **Health Care**
 - Over 80% expenditure out of pocket, in private sector
 - New health insurance program
- **Child Care**
 - Wide reaching government facilities
 - Poor quality, persistent malnutrition
- **Pension**
 - Old age, widow pension with new govt initiatives

Implementation through “Clogged Pipes”



- **Identification of workers**
- **Limited education and outreach**
- **Distribution mechanisms**
- **Bureaucratic capture – corruption**

SEWA's Experience



SEWA - a trade union of 1.1. million women workers in India's informal economy, across 9 states

Approach: Struggle and development, led by women

Main Activities

- Organising
- Microfinance
- Livelihoods
- Social Security



SEWA's Approach to Social Security



SEWA Social Security includes health , insurance, child care and pension

Dual Approach:

- **Organising workers to ensure that services reach**
 - **Facilitation of schemes**
 - **Accountability**

- **Develop our own services where government services do not exist**

Successes in Social Security



- **VimoSEWA - a women owned insurance cooperative**
- **Health care accountability and cooperatives**
- **Pension schemes through SEWA Bank**
- **Child Care through local women**
- **Campaign for the SS Act**

Facilitating Conditions in India



- **Universal approach**
- **Decentralised mechanisms**
- **Grassroots, people-led education**
- **Capacity building of local people**
- **Partnerships – govt and private sector**
- **Accountability**

New “Pipes”, New Thinking



- **Implementation through a “third pillar”**
 - Need pilots for health insurance
 - Creche fund
- **Cash Transfers**
 - Pilots ongoing
 - Conditions a focus, with implementation challenges

