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Ensuring Social Protection Delivery for, with and by Women: The Experiences of Informal Women Workers’ Solidarity Organisations

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1. Introduction

Jyoti Solanki, is a poor farmer from a village, approximately two hours away from the city of Ahmedabad in the western Indian state of Gujarat. Widowed 40 years ago, she had no documents – neither an *Aadhaar* card (1) nor a voter identity card as proof of identity. And she also did not have her husband's death certificate. She needed these documents to obtain her widow's pension from the government's scheme. With the help of Gita, a grassroots woman leader of the Self-Employed Women's Association (SEWA), she filled out a form to obtain proof of her age. Gita runs an information hub in her village called the SEWA Shakti Kendra and had established a good rapport with the doctor at the Primary Health Centre nearby. Then Jyoti had to open a bank account, for which she needed an *Aadhaar* card which she did not have. Once she got the card and opened a bank account with Gita's help, she still could not avail of the widow's pension scheme, as she needed her husband's death certificate. Fortunately, she remembered that he had passed away the day her neighbour's son was born and managed to obtain a death certificate with this information. Equipped with the various documents that were needed, she went with Gita to the concerned government office 15 kilometres away, only to be told that the name on her ration card for subsidised food grains did not match with that on her *Aadhaar* card. Gita helped Jyoti change the name on her ration card to match her *Aadhaar* card. One year after all these processes were initiated, Jyoti began getting her pension of Rs 1,250 a month. She had spent close to Rs 3,000 on travel, documentation and related costs over the many trips to various offices that she undertook. The whole process took one year.

Jyoti's is one of many such stories of how informal women workers struggle to obtain basic social protection entitlements, most often giving up after a few attempts. It is only the commitment, patience and persistence of women like Jyoti and Gita which lead to positive outcomes. Supported by their Lok Swasthya SEWA health cooperative and backed by regular training – online and offline – such women find the confidence they need to speak to doctors in Primary Health Centres (PHCs) and hospitals, to their own local leaders and the various officials who eventually help them obtain the social protection services that are their due.

Jyoti's is not an isolated story. Millions of women across the globe eke out a living in the vast informal economy of their countries. In fact, according to the ILO's figures about 2 billion people or 61 per cent of the global workforce are informal workers, and a significant proportion are women (2). As the studies of the global network, Women in Informal Employment Globalising and Organising (WIEGO), have shown, there is an overlap between poverty, informality and gender, with the added issue of intersectionality – informal women workers disproportionately are from the most vulnerable and discriminated of communities in their countries (3). They lead precarious lives, focussed on the life-long quest for some measure of work and income security, food security and social protection. The majority have little or no comprehensive and holistic social protection, falling back on their savings, borrowing from neighbours and relatives in times of need, and even pawning their jewellery or mortgaging their assets like land, and work tools like sewing machines during a crisis.

In our experience at SEWA, social protection for informal women workers and their families must include health care, including occupational health and maternity care, child care, insurance, pension and housing with basic amenities like a tap and toilet in every home and electricity or solar energy. Further, delivering social protection programmes to informal women workers must follow some basic principles:

- They must be universal.
- They should be developed in consultation with women; preferably co-created with policymakers, programme planners and women.
- Services and entitlements should be delivered near women's workplaces or where they live, and at times which are convenient to them.
- Services and entitlements should be as holistic and comprehensive as possible (including at least the elements of social protection mentioned above).
- Delivery of services should be with and by local women and in a decentralised manner, preferably through their member-based, solidarity organisations like unions and cooperatives.
- They should have strong elements of education, awareness and information-sharing to bridge the gaps in information asymmetry.
- They should be digitized for ease of delivery but also with manual options, as there continue to be digital divides and digital literacy gaps due to gender, class and migrant status, and digitization challenges like irregular internet or not being available at all.
- They should be sustainable in the long-term and may explore contributory mechanisms in cash and kind by workers, the state, employers and donor agencies.
- They should be integrated with work and livelihoods and other measures to promote women's economic empowerment, including capacity-building, leadership-development and digital literacy.

These basic principles for delivering and ensuring that social protection services actually reach informal women workers and their families have been distilled from more than fifty years of organising women into unions and cooperatives at SEWA, the world's largest movement of such workers with 2.5 million members. But it is also informed by decades-long experiences of other solidarity organisations in India and other countries. It is based on consultations with informal women workers and studies of the barriers experienced by them (4).

2. Unpacking barriers

Women face a host of barriers to accessing social protection services and entitlements, even when such programmes exist. First, these emerge from women themselves, based on their socialisation, patriarchal norms and also given the multifarious tasks both within and outside the home that they face. Further, it is because of the opportunity costs, the efforts and money involved to make repeated trips to offices, as in the case of Jyoti above, but also it is due to their own lack of self-worth, especially vis-à-vis other family members – their children and spouses. The example

of a dairy farmer in Kutch in the aftermath of the devastating earthquake of 2001 in Gujarat comes to mind. She had broken her leg and was in severe pain, but she and her family did not seek emergency medical care. She was more concerned, when we spoke, about who would manage the household and milk her buffalo. She dragged herself around her house till it was unbearable for her, forcing her family to bring her to a doctor for surgery, three weeks after she broke her leg.

Patriarchal and socio-cultural norms also result in poor health-seeking behaviour and in women not going to offices to access their entitlements. Such norms control women's mobility in many societies and prevent them from obtaining social protection. Related to this is their knowledge, skill and confidence levels. Women at the grassroots, in particular, find it difficult to undertake the laborious processes that are often involved in accessing social protection on their own. Fortunately, there are changes in the younger generation of women who are now more tech savvy and do manage to register for social protection programmes which are increasingly digital in many countries.

As far as the social protection programmes themselves are concerned, apart from the fact that they are not universal, the designs of these are undertaken with little consultation with women. Further, many of them come with conditions that become barriers. One particularly challenging example was a programme for safe motherhood developed in India which also sought to improve immunization levels of infants. However, the condition for obtaining the entitlements was that women were to prove that they were breast-feeding! While this condition was later dropped, thanks to interventions by women's organisations, such vexing conditions are not uncommon.

A barrier connected to the social protection programmes being developed these days is the need for women to have bank accounts so that entitlements can be directly transferred to their accounts. While it is obviously desirable for women to have bank accounts in their own names, the procedures and processes involved for poor women are such that they spend hours collecting various documents and taking several trips to the bank.

Women also report discrimination by officials based on gender, caste, ethnic, migrant and religious minority identities. Our SEWA sisters often tell us that officials say: "Bring a male member of your family. You will not be able to understand. And besides your land is in your husband's name and we need his documents."

Increasing digitization helps women obtain their entitlements in a timely and transparent manner. However, serious barriers remain for all vulnerable populations and people living in remote areas where internet either has not reached or is unreliable. Further, in many countries, women do not have smartphones. The one such phone in a household is usually in the hands of male family members. In addition, there is the digital literacy divide which especially pertains to women. In our SEWA Shakti Kendras, leaders like Gita still have to help others, like Jyoti, navigate the net and keep track of their applications or registrations for entitlements. Gita and many others are now tech savvy and enter data on laptops and on their smartphones. Changes are underway, especially

among younger people, as they attain greater levels of digital literacy and use their smartphones. There is also increasing investment in digital infrastructure, but in many countries and regions, it still poses challenges (5).

Finally, most informal women workers have little or no access to information on social protection programmes meant for them. Sometimes there are television, radio or newspaper advertisements which provide information. They are not always in simple language, however, and point to the need for much more investment in proper communication strategies, especially those developed with and involving local women who know their context and culture best.

There are several other barriers, many related to different cultural and socio-economic contexts, too numerous to list here. The barriers outlined above provide some idea of how challenging it remains for informal women workers and their families to access social protection at the grassroots level.

3. Ensuring social protection through women's solidarity organisations

Fortunately, women across the globe have found ways and strategies to overcome the barriers mentioned above. A key one is that of organising and forming their own solidarity organisations. These may take several legal forms and are often country specific. However, they all follow some basic principles and values. They are membership-based, democratic, inclusive, transparent and accountable to their membership. They also strive to be financially viable and also sustainable with regard to governance, where women are the decision-makers. Their boards have women workers elected from the membership. In fact, women are the users, owners and managers of these cooperatives and collectives.

Over the past five decades, SEWA has been experimenting with several forms of solidarity organisations, mainly unions and cooperatives. When union members expressed their needs and demanded social protection, we approached the concerned government agencies for support – the public health department, the nationalised insurance companies and the ministries of finance in our state and at the national level, among others. At that time, what we heard was that poor women are neither bankable nor insurable. The health ministry was more focussed on controlling women's fertility in India, rather than a holistic public health approach that only came about after the United Nations' conference in Cairo in 1994. Faced with this situation, women found innovative solutions – they created their own services and through their own solidarity organisations.

As these grew, SEWA decided it was better to register them as social protection cooperatives in their own right. The first was SEWA Bank, the world's first women's cooperative bank, registered in 1974. It continues to provide comprehensive financial services, including pension. The government's pension schemes came later and borrowed heavily from the experiences of SEWA Bank.

In fact, this has been an interesting side benefit of women creating their own social protection organisations. When SEWA began its child care services for women and later registered a child care cooperative (6,7), the government took some elements of this to develop its own child care programmes like the national programme for creches. Similarly, SEWA's insurance cooperative, VimoSEWA, became the template for the government's Rashtriya Swasthya Bima Yojana (RSBY) or health insurance, providing social protection for hospitalisation. A team from the central government in Delhi spent several days in the field and in our back-office to understand how to ensure that services and benefits reach women. Similarly, committee members appointed by the Insurance Regulatory and Development Authority of India (IRDAI) to look into how to reach the poor with insurance services not only visited VimoSEWA, but also its co-founder was asked to chair a committee to provide recommendations on how to reach microinsurance to low-income families, and especially women. Currently changes in the law are being considered as per the recommendations to facilitate the extension of social protection through insurance to low-income families.

Social protection – child care, pension, health care and insurance – is being offered to informal women workers and their families through their own SEWA-promoted cooperatives, and in a sustainable manner. Housing with basic amenities is being offered by women engineers through a sister organisation of the SEWA movement. It has been a long struggle to even register these organisations, as the concerned authorities were sceptical about these being able to fulfil their objectives and also be financially viable.

However, not only have they survived, but also through trial and error, guided by women workers at all times, these organisations have shown what works and what does not to their members, to policymakers in India and elsewhere, and to informal workers organisations in other countries. Most of them are financially viable and with women workers at the helm. They have shown that social protection can be contributory, and with lean and green operations. Since the COVID-19 pandemic, they have also digitized their operations, developed apps and provided digital literacy so women can avail of benefits easily. Of course, these cooperatives – SEWA Bank, VimoSEWA, Lok Swasthya SEWA, Sangini and Shaishav child care cooperatives – have also learned and been enriched by experiences of similar efforts in other countries. The Philippine and South African microinsurance regulations to reduce the capital requirement for insurance companies and cooperatives is a case in point (8).

One of the hallmarks of these social protection solidarity organisations is that informal women workers are central to all endeavours. This means that from the drawing board stage of designing of the services, to implementation by front-line, women workers called *aagewans*, monitoring the services and holding dialogue and discussion with government and private agencies offering services, women users are consulted and involved at every step. It is their ideas and creative solutions that inform course correction and improved implementation and monitoring.

This is done through an intense capacity-building exercise on what social protection entails, how to design, develop and run their own social protection services, and in an inclusive, democratic and financially sustainable manner. Fortunately, the very structures and bye-laws of the cooperatives result in democratic functioning, transparency and accountability to the shareholders, all members, who are also the users, owners and implementers.

The capacity-building is both through classroom training and also learning by doing. It is not a one-time programme but rather a continuous process of working and learning together, evolving systems that serve their sister workers better over time.

One of the innovations that emerged from discussions with women is that of the SEWA Shakti Kendra to which Jyoti turned for help and where Gita was able to offer support, as described above (9,10). These are literally empowerment centres, run by, for and with informal women workers. They are located in the villages or urban neighbourhoods where women live and work. They are focal points of information of the government's social protection and related programs and also for health literacy. The first step is for women to learn about services by providing the information they need in simple language, through posters, pamphlets and short videos. The next step is to help workers actually obtain their entitlements and services. This involves assisting women and others to obtain the long list of documents that are needed, accompanying them to offices and speaking with the concerned officials to obtain the services or benefits, and then ensuring that these reach women's bank accounts. It also involves digital literacy: sending documents by WhatsApp or uploading them, filling the various forms online and offline. Further, it means using technology to keep track and follow up on the pending cases of those they are assisting. Without such facilitation and active support of their social protection cooperatives and unions, individuals, particularly women, find it very challenging, if not impossible, to access their entitlements and services.

The other important contribution of such solidarity organisations is that they stand with their members and other informal workers, supporting them in times of natural or human-made disasters. During the severe earthquake in India in 2001, during communal violence and the recent COVID-19 pandemic, VimoSEWA insurance cooperative was able to provide claims to members within a week through the tireless efforts of the front-line women workers or *aagewans* (11). Similarly, during the COVID-19 pandemic in 2020 and 2021, *aagewans* were trained by the Lok Swasthya health cooperative via WhatsApp about the virus, early signs and symptoms, how to respond and where to refer patients for further care. Within a month 800 *aagewans* across several states in India reached 300,000 families, working closely with the public health authorities with whom they had developed good rapport over the years. They also learned how to use a thermometer and an oximeter for the first time in their lives, and they defied family members warnings at those challenging times of lock-down and surges of the pandemic, to provide life-saving information and services to distressed people and their families. In fact, they were able to work closely with the local public health authorities for timely action to save lives. The child

care cooperatives continued to provide food and also educational tools to children online (7,12) and the insurance cooperative developed a special product for those suffering from COVID-19 infection for those taking treatment at home or in hospitals, in conjunction with the insurance companies who carried the risk. During the difficult days of lockdowns, the government officials also used our SEWA Shakti Kendras as centres for emergency relief like providing food kits and cash payments.

In the last few decades, thanks to the efforts of informal workers, their unions and cooperatives, civil society organisations, the International Labour Organisation (ILO) and others, many governments have instituted social protection programmes, covering a wider range of services and increasing their outreach to workers. Though not yet universal, the coverage of the population is increasing. The COVID-19 pandemic and subsequent climate change and other disasters and crises has further emphasized the need for investing in social protection and in a more comprehensive manner. This is a very different situation from that of five decades ago, when SEWA began its work on social protection, or even two or three decades ago when countries like Thailand, South Africa and the Philippines began extending and expanding their social protection programmes. These are, no doubt, very welcome steps forward in the long march towards social protection for all. However, in several countries, including India, we see that significant gaps remain. These are in the design of the social protection programmes, and also in their implementation and monitoring. Women's solidarity organisations have concrete examples and suggestions as to what works and what does not in reaching social protection to the vast majority of the vulnerable, working poor of most countries, especially women. These are useful to governments and also private organisations like cooperatives, as they develop services for informal workers and for all citizens.

4. Ensuring social protection reaches all through solidarity organisations

The efforts of informal workers to ensure that social protection reaches informal workers – whether their own services like VimoSEWA's insurance or Sangini cooperative's child care or through government and private agencies – offer solutions, some of which may be context specific, and others are applicable to all situations, cultures and countries. Some of these are shared in this note, in the hope that policymakers, informal workers, employers and others will find them useful in designing and implementing social protection services and also tweaking existing ones to make them more responsive and relevant to the needs of the majority of workers, especially women.

- Designing of social protection schemes must involve workers and their solidarity organisations like unions and cooperatives from the very beginning. In fact, these should be co-created. Not only will these schemes and services be more relevant and appropriate, but also, they will result in a rich journey of mutual learning for all concerned. Importantly, social protection schemes should be easy to use, simple to understand and avoid duplication of documents required as proof of identity and enrolment cards, among others.

- Social protection programmes must be universal from the start – at least all informal workers whether above or below poverty line must be covered. Taxpayers and civil servants who are better off in all countries can be excluded initially, though their inclusion does further solidarity between all sections of society.
- Solidarity organisations can help identify, register, inform and educate local people for maximum outreach. No one will be left behind if they are entrusted with these tasks. Unions and cooperatives already have registers of their members, and this is a good place to make a start in extending outreach. This will also have the extra benefit of workers identifying themselves and joining unions and cooperatives, thereby boosting the membership of these solidarity organisations, and leading to a virtuous cycle: members will be enrolled in social protection programmes and this, in turn, will lead to more workers coming forward to organise and join unions which will lead to further improvement of enrolment in social protection programmes.
- Implementation of social protection programmes should be undertaken in partnership with, and preferably by solidarity organisations, especially those run and led by women. In all countries, a decentralised and local approach to implementation of any developmental programmes have been shown to be more effective and appropriate. There is also greater transparency and accountability, as those who implement live and work among those who receive the services. This is especially true for large and diverse countries like Brazil, China and India. Local implementation can also meet the challenge of terrain – deserts, high mountain ranges and forests – ensuring that people in remote areas are not left out.
- Capacity-building and ongoing support to social protection front-line workers is a must. These will help bridge information, knowledge and skill gaps and also update workers on innovations in social protection, new programmes and schemes. However, it is best if these capacity-building efforts are developed in partnership with solidarity organisations for a whole host of reasons – for ensuring they are appropriate, for increasing the number of participants and for follow up action, among others.
- Livelihoods are also generated through social protection, when local people, especially women, are entrusted with implementing and serving their communities and other informal workers like themselves. WIEGO and SEWA have seen how farmers, garment workers and street vendors deliver social protection in a timely and effective manner, earning from this work as well.
- Developing local solutions to providing information on social protection and then ensuring services and entitlements actually reach the last mile, and that no one is left behind, is best done in partnership with solidarity organisations. As mentioned earlier, as they are close to people, especially the most vulnerable like women, they develop low cost, green and appropriate solutions like the SEWA Shakti Kendras, an idea that informal women workers themselves came up with.
- Solidarity organisations also develop innovative ways to ensure sustainability of social protection programmes. While governments must invest much more in social protection

and have ultimate responsibility and stewardship of programmes, often people contribute their ideas, their time and even cash support. The child care centres run by Sangini and Shaishav cooperatives collect contributions from the informal workers who are able to go out to work and earn as a result of this service. The workers also bring in donations of food, equipment like toys and kitchenware from local merchants and employers. Workers often challenge orthodoxies of social protection experts through their ideas and action.

- When women lead social protection efforts in their communities, their leadership is enhanced and a chain reaction of transformations are often initiated in the family, in their communities, and in the society at large. Changes in the state's programmes, policy and legislation also occur as a result of women's leadership and their advocacy efforts. In India, it was the front-line health workers called ASHAs and also the child care workers called Anganwadi workers who served people during the COVID-19 pandemic and continue to do so. Recently the World Health Organisation (WHO) recognised the ASHAs through an award, lauding their exemplary efforts (13,14).
- Solidarity organisations can also contribute to the monitoring of social protection programmes by supporting existing accountability mechanisms and helping to co-create ones that may be more effective. While monitoring is a loaded word from the point of view of social protection officials, solidarity organisations often develop healthy channels of communication and dialogue with the authorities, towards the common goal of ensuring social protection reaches those for whom it is intended. This rapport serves both sides well in good times and the challenging ones, as mentioned above. Of course, where there is graft and leakage of monies, solidarity organisations do raise their voices in support of those whom they serve.
- There should be greater investment in digitization of social protection programmes, whether those offered by solidarity organisations, by government or private agencies. There are significant improvements in outreach and transparent delivery of services when this is undertaken, and increasingly large numbers of citizens can benefit. The challenges that remain, as mentioned above, can be addressed through focussed programmes on digital literacy, making devices more available through providing loans or other means and improving digital infrastructure in general. Care should be taken to develop simple software and in local languages to make the systems user-friendly. While these changes are underway, manual options must continue and also care should be taken to see that there are people within the social protection system who one can call or meet to address queries and concerns.
- Partnerships between social protection policymakers, programme managers and solidarity organisations result in more effective and appropriate programmes, entitlements and services. One such effort was a joint programme with UNICEF to provide cash transfers to indigenous women workers in the state of Madhya Pradesh in India, learning from similar efforts in Namibia and elsewhere (15). It can also result in changes, big and small in existing programmes like the Integrated Child Development Services (ICDS) also in India. After years of advocacy by women's solidarity organisations and other civil society organisations, the Indian government has decided to make a start by extending the hours of 17,000 ICDS

child care centres to suit the working hours of parents, especially women, converting these into full day, comprehensive early childhood care centres.

Social Protection is absolutely critical for women's economic empowerment and self-reliance. In fact, it is essential for all our citizens. It is, however, especially critical for informal workers and others constituting the vulnerable, working poor in all countries. From our experiences at SEWA, a movement of informal women workers in India, and WIEGO which represents informal women workers and their member-based organisations worldwide, we have learned that ensuring social protection reaches all workers necessarily involves, first and foremost, organising them into their own solidarity organisations like unions and cooperatives. These then not only identify workers, making them visible for the first time, but also, they equip workers with knowledge, information and skills on social protection and the programmes meant for them. The enhanced collective strength and bargaining power that results from organising then translates into action at the grassroots, creating new social protection initiatives, working with governments for enhanced outreach and improved programmes, and even transforming power dynamics between citizens and the state at the grassroots level to ensure that services reach the people they are intended to reach. This involves working with local authorities collaboratively, and also challenging them to develop appropriate, transparent and accountable mechanisms and structures that are just and effective. Over decades of organising informal women workers, we have seen that women at the grassroots are the most diligent, efficient and effective in ensuring that social protection reaches in an inclusive manner. They are ready to take this responsibility even in the most trying of times, if only they are given the chance. It also builds their leadership and respect in their communities, contributes to the journey for gender justice and for closing the inequality gap in families, in communities and in society at large.

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